

This Page Is Inserted by IFW Operations
and is not a part of the Official Record

BEST AVAILABLE IMAGES

Defective images within this document are accurate representations of the original documents submitted by the applicant.

Defects in the images may include (but are not limited to):

- BLACK BORDERS
- TEXT CUT OFF AT TOP, BOTTOM OR SIDES
- FADED TEXT
- ILLEGIBLE TEXT
- SKEWED/SLANTED IMAGES
- COLORED PHOTOS
- BLACK OR VERY BLACK AND WHITE DARK PHOTOS
- GRAY SCALE DOCUMENTS

IMAGES ARE BEST AVAILABLE COPY.

**As rescanning documents *will not* correct images,
please do not report the images to the
Image Problem Mailbox.**

PCT

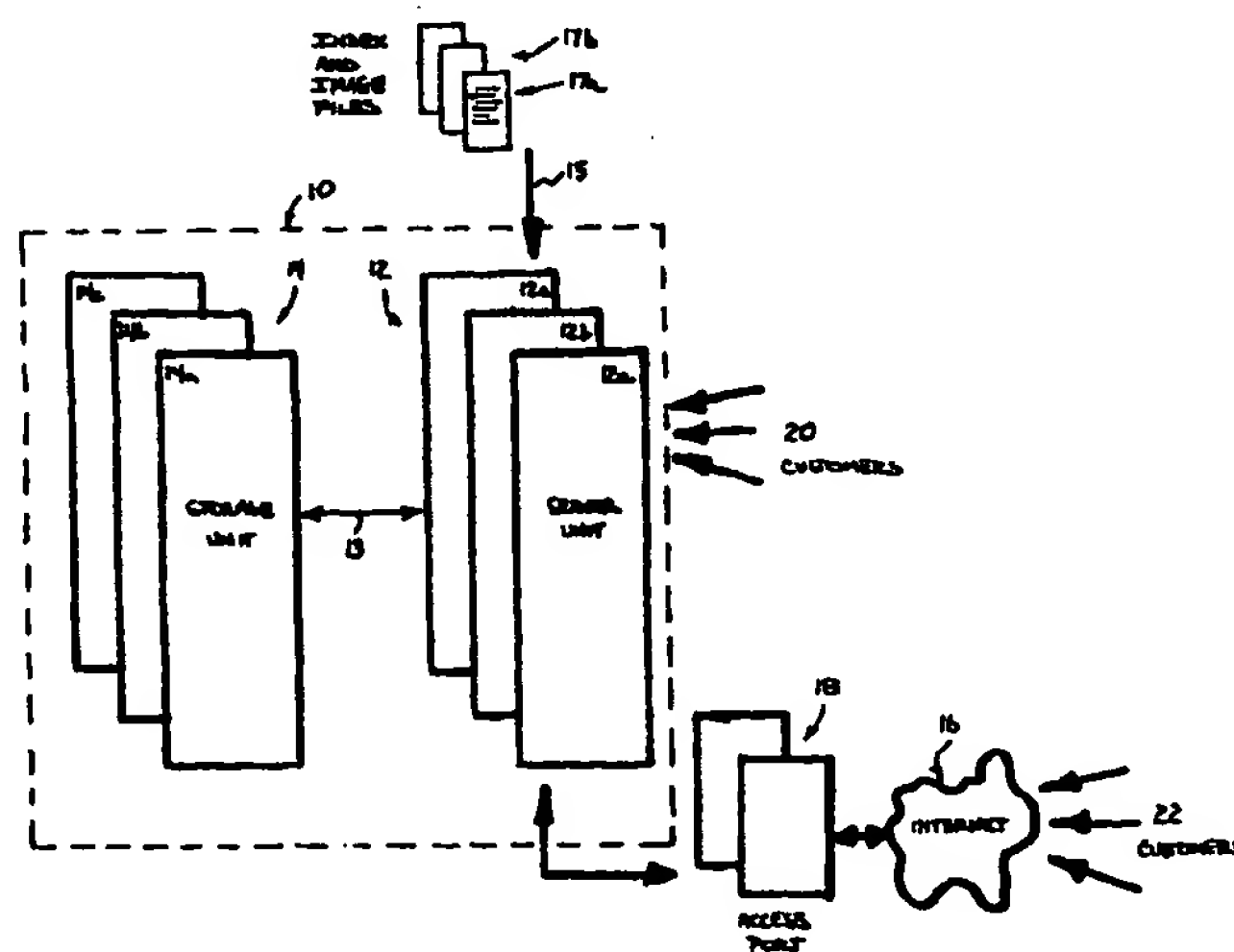
WORLD INTELLECTUAL PROPERTY ORGANIZATION
International Bureau



INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(51) International Patent Classification ⁷ : G06F 17/60	A2	(11) International Publication Number: WO 00/23924 (43) International Publication Date: 27 April 2000 (27.04.00)
(21) International Application Number: PCT/US99/21615 (22) International Filing Date: 13 October 1999 (13.10.99) (30) Priority Data: 09/174,031 16 October 1998 (16.10.98) US (71) Applicant: THE CHASE MANHATTAN BANK [US/US]; 41st floor, 270 Park Avenue, New York, NY 10036 (US). (72) Inventors: LEONG, Sang; 7 Orion Court, Matawan, NJ 07747 (US). CAHILL, Teresa; 2 Condit Street, Newton, NJ 07860 (US). WREN, Margaret, J.; 62 Clark Street, 1R, Brooklyn, NY 11201 (US). MCCARTHY, Mary; 1417 Bella Vista, Dallas, TX 75218 (US). REYNA, Ilona; 16419 Wolverton, Spring, TX 77379 (US). (74) Agents: MOSKOVITZ, Max et al.; Ostrolenk, Faber, Gerb & Soffen, LLP, 1180 Avenue of the Americas, New York, NY 10036 (US).		(81) Designated States: AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, CA, CH, CN, CU, CZ, DE, DK, EE, ES, FI, GB, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MD, MG, MK, MN, MW, MX, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, UA, UG, UZ, VN, YU, ZA, ZW, ARIPO patent (GH, GM, KE, LS, MW, SD, SL, SZ, TZ, UG, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GW, ML, MR, NE, SN, TD, TG). Published <i>Without international search report and to be republished upon receipt of that report.</i>

(54) Title: **LOCKBOX BROWSER SYSTEM**



(57) Abstract

A method of providing information regarding lockbox receipts to a customer having a lockbox account, the method comprising the steps of: having alert criteria containing alert conditions selected by the customer; creating a database file for each of the receipts of the lockbox account which are received after the customer has selected the alert criteria, each of the files comprising a plurality of fields containing data relating to a respective one of the receipts, the alert criteria defining certain of the fields as containing data to be compared against the alert conditions; comparing the alert conditions with the data of the fields of the database files defined by the alert criteria; and alerting the customer that one or more of said files contain data that have met the alert criteria.

FOR THE PURPOSES OF INFORMATION ONLY

Codes used to identify States party to the PCT on the front pages of pamphlets publishing international applications under the PCT.

AL	Albania	ES	Spain	LS	Lesotho	SI	Slovenia
AM	Armenia	FI	Finland	LT	Lithuania	SK	Slovakia
AT	Austria	FR	France	LU	Luxembourg	SN	Senegal
AU	Australia	GA	Gabon	LV	Latvia	SZ	Swaziland
AZ	Azerbaijan	GB	United Kingdom	MC	Monaco	TD	Chad
BA	Bosnia and Herzegovina	GE	Georgia	MD	Republic of Moldova	TG	Togo
BB	Barbados	GH	Ghana	MG	Madagascar	TJ	Tajikistan
BE	Belgium	GN	Guinea	MK	The former Yugoslav Republic of Macedonia	TM	Turkmenistan
BF	Burkina Faso	GR	Greece	ML	Mali	TR	Turkey
BG	Bulgaria	HU	Hungary	MN	Mongolia	TT	Trinidad and Tobago
BJ	Benin	IE	Ireland	MR	Mauritania	UA	Ukraine
BR	Brazil	IL	Israel	MW	Malawi	UG	Uganda
BY	Belarus	IS	Iceland	MX	Mexico	US	United States of America
CA	Canada	IT	Italy	NE	Niger	UZ	Uzbekistan
CF	Central African Republic	JP	Japan	NL	Netherlands	VN	Viet Nam
CG	Congo	KE	Kenya	NO	Norway	YU	Yugoslavia
CH	Switzerland	KG	Kyrgyzstan	NZ	New Zealand	ZW	Zimbabwe
CI	Côte d'Ivoire	KP	Democratic People's Republic of Korea	PL	Poland		
CM	Cameroon	KR	Republic of Korea	PT	Portugal		
CN	China	KZ	Kazakhstan	RO	Romania		
CU	Cuba	LC	Saint Lucia	RU	Russian Federation		
CZ	Czech Republic	LI	Liechtenstein	SD	Sudan		
DE	Germany	LK	Sri Lanka	SE	Sweden		
DK	Denmark	LR	Liberia	SG	Singapore		
EE	Estonia						

LOCKBOX BROWSER SYSTEM

BACKGROUND OF THE INVENTION

1. Field of the Invention

5 The present invention relates to methods and systems for providing information over a network to a user of the network and, more particularly, to methods and systems for providing data searching, alert notification, and automated data presentation functions to customers of financial services.

2. Related Art

10 Traditionally, persons receiving relatively large numbers of negotiable instruments, for example checks, obtained one or more so-called lockboxes to receive the checks. Frequently, lockboxes are located at Post Offices and the checks for a particular person are delivered to a designated lockbox or lockboxes in one or more Post Offices. Alternatively, the lockbox
15 may be a designated address at a financial institution which processes the received checks.

 Usually, persons receiving large numbers of checks are business concerns who also seek financial services. Indeed, these business concerns desire one or more checking accounts to receive the proceeds from the checks and,
20 thereafter, draw proceeds from the checking accounts via withdrawals. Providers of financial services for these business concerns have recognized that it is desirable to provide certain information regarding the checks (or receipts) received in a lockbox to the business concern. Such information consist of particular parameters of the checks, for example, the remitter name, serial
25 number, bank number, routing number, payment amount, etc. This information is typically gathered and stored in a computer database.

 Storage of the information in a computer database is usually accomplished by entering values of the parameters relating to the checks into an

index file containing fields. The index files are then appropriately addressed and cross cataloged such that they may be retrieved on command and the information contained therein may be provided to a customer (e.g., a business concern) of the financial service provider.

5 Image files of the checks delivered to a particular lockbox are also produced and stored such that they may later be accessed by the financial service provider or customer.

 Although financial service providers have been able to provide customers with the ability to search the databases containing the index and image
10 files, it has not been possible heretofore to perform analytic analyses on the data contained in the image files and provide the results of the analytic analyses to the customer. Further, it has not been possible to automatically alert a customer that a particular check has been received in the lockbox or that some other condition which is a function of the data in the index files has been met. Still further, it has
15 not been possible to automatically adjust an interface between the database and the customer such that the so-called "look and feel" of the interface is personalized to the preferences of the user.

SUMMARY OF THE INVENTION

 In order to overcome the deficiencies of the prior art, one aspect of
20 the instant invention is directed to a method of providing information regarding lockbox receipts to a customer having a lockbox account, the method including the steps of: having alert criteria containing alert conditions selected by the customer; creating a database file for each of the receipts of the lockbox account which are received after the customer has selected the alert criteria, each of the
25 files comprising a plurality of fields containing data relating to a respective one of the receipts, the alert criteria defining certain of the fields as containing data to be compared against the alert conditions; comparing the alert conditions with the data of the fields of the database files defined by the alert criteria; and alerting the customer that one or more of said files contain data that have met the alert
30 criteria.

According to another aspect of the instant invention, a method of providing information regarding lockbox receipts to a customer having a lockbox account, includes the steps of creating a database file for each of the receipts of the lockbox account, each of the files comprising a plurality of fields containing data relating to a respective one of the receipts; and producing a chart in which the information regarding the lockbox receipts is presented as a function of the data of at least one field.

According to yet another aspect of the instant invention, a method of providing information to computer network users includes the steps of: providing at least first and second screen formats, each screen format being designated to provide at least part of the information to a respective user, one of the first and second screen formats being provided prior to the other in accordance with a command from the user; monitoring numbers of times that the user commands that each of the first and second screen formats be provided; and automatically providing one of the first and second screen formats prior to the other without a command from the user as a function of the numbers of times that the user commands that the first and second screen formats be provided.

According to still another aspect of the instant invention a method of providing information to computer network users includes the steps of: providing respective users with options to receive one or more screen formats on command from a plurality of screen formats, each screen format being designated to provide at least part of the information to a respective user; monitoring numbers of times that the respective users command that each of the plurality of screen formats be provided; and automatically altering the option of a respective user to receive a certain one of the plurality of screen formats as a function of the number of times that the respective user commands that the certain screen format be provided.

According to another aspect of the instant invention a method of providing information to computer network users includes the steps of: classifying the network users into a plurality of groups; storing a plurality of different sets of screen formats, each set of screen formats being designated to

provide the information to a respective one of the groups of users; and providing one of the sets of screen formats to a particular network user on command based on the user's group classification.

5 Other objects, features, and advantages will become apparent to one skilled in the art from the instant disclosure.

BRIEF DESCRIPTION OF THE DRAWINGS

10 For the purpose of illustrating the invention, there are shown in the drawing forms which are presently preferred, it being understood, however, that the invention is not limited to the precise arrangements and instrumentalities shown.

Fig. 1 is a block diagram showing a system capable of providing the functions of the instant invention;

Fig. 2 is an example of a screen format provided by the system shown in Fig. 1 to a user;

15 Fig. 3 is another screen format provided by the system shown in Fig. 1 to a user;

Fig. 4 is another screen format provided by the system shown in Fig. 1 to a user;

20 Fig. 5 is another screen format provided by the system shown in Fig. 1 to a user;

Fig. 6 is another screen format provided by the system shown in Fig. 1 to a user;

Fig. 7 is another screen format provided by the system shown in Fig. 1 to a user;

25 Fig. 8 is another screen format provided by the system shown in Fig. 1 to a user;

Fig. 9 is another screen format provided by the system shown in Fig. 1 to a user;

30 Fig. 10 is another screen format provided by the system shown in Fig. 1 to a user;

Fig. 11 is another screen format provided by the system shown in Fig. 1 to a user;

Fig. 12 is another screen format provided by the system shown in Fig. 1 to a user;

5 Fig. 13 is another screen format provided by the system shown in Fig. 1 to a user;

Fig. 14 is another screen format provided by the system shown in Fig. 1 to a user;

10 Fig. 15 is another screen format provided by the system shown in Fig. 1 to a user;

Fig. 16 is another screen format provided by the system shown in Fig. 1 to a user;

Fig. 17 is another screen format provided by the system shown in Fig. 1 to a user;

15 Fig. 18 is another screen format provided by the system shown in Fig. 1 to a user; and

Fig. 19 is another screen format provided by the system shown in Fig. 1 to a user.

DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENTS

20 Referring now to the drawing wherein like numerals indicate like elements, there is shown in Fig. 1 a system 10 for providing financial services, for example lockbox services, to a plurality of customers 20, 22.

The system 10 preferably includes a server apparatus 12 and a storage unit 14. Internal customers 20, for example persons employed by the financial service provider of the system 10, are preferably permitted to access the server unit 12 through a private communication system such as an Intranet. External customers 22 may be clients of the financial service provider of the system 10 and preferably access the server unit 12 over a public communication system such as the Internet 16.

25

As access to the server unit 12 by the external customers 22 raises security issues and also provides an opportunity to interact with those customers 22, an Internet gateway access port 18 is preferably provided. The access port 18 preferably provides security functions (e.g., user ID and password functions), help desk functions, e-mail services and the like.

The system 10 need not include a separate server unit 12 and storage unit 14, rather, those elements may be combined into one integral unit. Alternatively, those skilled in the art will recognize that server unit 12 may take the form of multiple server units 12a, 12b, 12c, etc., coupled together via one or more communication links. Similarly, the storage unit 14 may take the form of multiple storage units 14a, 14b, 14c, etc., coupled to the server unit 12 via one or more communication links 13.

It has been found that Sun Enterprise 5500 servers utilizing the Sun Solaris 2.6 operating system provide a suitable platform for implementing the server unit 12. In order to provide access to external customers 22 via the Internet 16, a suitable web server software program, for example Netscape, may be provided. In order for the server unit 12 to interface with the storage unit 14 via the communication link 13, a database server may be provided utilizing a Sun Enterprise 5500 server operating under the control of Oracle 8.X software.

A suitable platform for implementing the storage unit 14 may be obtained using an IBM SP2/RS 6000 storage unit, also known as the IBM OnDemand product. The storage unit 14 may include any of the known data storage devices, such as magnetic disks, magnetic tape, optical storage units, or the like. When data is to be stored for relatively short periods of time, for example 0 to 90 days, a magnetic disk storage unit may be used. When data is to be stored for a relatively long period of time, for example 91 days to 7 years, magnetic tape storage units may be used. As will be apparent to those skilled in the art, one or more types of storage units may be used in the storage unit 14, for example, both magnetic disk units and magnetic tape units. In any event, the invention is not limited to the type or number of storage units utilized.

Image and Data Storage

System 10 provides a means for storing both image data files 17a and index data files 17b on a substantially periodic basis for later access by customers 20, 22. The image files 17a and index files 17b represent information contained in receipts associated with financial services provided to the external customers 22. It is preferred that the financial services provided by system 10 include providing one or more lockboxes to each of a plurality of external customers 22. Further, it is preferred that the receipts associated with the lockboxes are negotiable instruments, such as checks and that the external customers 22 have one or more accounts with the financial service provider, such as checking accounts for receiving the proceeds from the remitted checks.

The image files 17a and index files 17b preferably represent information from the receipts (e.g., checks) which are deposited in the lockboxes. A separate imaging system (not shown) prepares image files 17a which are electronic versions of the checks. The imaging system also prepares image files 17a of associated documents (e.g., copies of invoices, letters, etc.) received in connection with the checks. For example, a particular check may be a payment, pursuant to an invoice, for goods or services provided by the external customer 22. A separate image file 17a of the invoice is preferably created (or may be made part of the image file 17a of the associated check).

Another system (not shown) creates the index files 17b each having a plurality of fields which contain data relating to respective checks, lockboxes, customers, and customer accounts. It is preferred (but not required) that the fields contain data relating to the following information:

a remitter name of the check,
a serial number of the check,
a bank number of the check,
a routing number of the check,
a payment amount of the check,
a checking account number of the customer into which the
payment amount is deposited,
a posting date on which the payment amount is deposited into the
checking account of the customer,
a clearing date on which the payment amount clears,

- 8 -

5 a lockbox number in which the check is received,
a location of the lockbox,
an ON-US account number into which the check is deposited,
a batch number for a batch of checks of which the check is apart,
a sequence number of the batch for the check,
a release time for the batch number,
an aggregate payment amount of the batch,
a number of an invoice associated with the check,
10 a currency type of the check,
a processing date of the check; and
a document type of an image file of the check.

The external customers 22 typically receive many checks in their respective lockboxes, and as a result, the checks are processed in batches of typically 50 checks per batch. Further, each check is typically provided with a
15 sequence number within the batch. Accordingly, it is preferred that the index file 17b for each check also include a batch number for a batch of checks of which the particular check is a part, a sequence number of the batch for the particular check, a release time for the batch number, and an aggregate of the payment amounts of the checks within the batch.

20 Once the image files 17a and index files 17b for a check or batch of checks are prepared, they are input to the system 10 via access port 15. The server unit 12 ensures that the image files 17a and index files 17b are properly addressed and cross-referenced for later retrieval from the storage unit 14.

The image files 17a and index files 17b input to system 10 via port
25 15 may be stored in a short term (or local) data storage unit within the server unit 12 for some predetermined time, for example, one to two days and then may be moved to longer term storage in the storage unit 14. It is preferred that the index files 17b be retained in the server unit 12 (i.e., within a data storage unit) indefinitely to facilitate searching functions while the image files 17a are moved
30 to the storage unit 14.

Image files 17a (and index files 17b if any) stored in storage unit 14 are preferably moved from a magnetic disk unit to a magnetic tape unit after approximately 90 days. Accordingly, when an external customer 22 requests information contained in files 17a, 17b which have been stored in storage unit 14

for longer than, for example, 90 days, there will be some delay in obtaining the files from the storage unit 14.

It is preferred that the system 10 provide browsing functions, searching functions, analysis functions, and alerting functions to the customers 20, 22. It is preferred that the external customers 22 access the functions of the system 10 over the Internet 16 using a suitable browsing program, for example, Netscape.

User Interface

Reference is now made to Fig. 2 which shows a screen format (for example, an HTML file) provided by the server unit 12 to a particular external customer 22 over the Internet 16. A similar procedure may be followed by an internal customer 20 (using, for example, an Intranet), although the specific options, sequences and screens may vary as desired.

To access the screen format shown in Fig. 2, the external customer 22 would utilize their browser program to access a website which is maintained by the financial services provider offering use of the system 10 to its customers 20, 22. In the preferred embodiment, the external customer 22 enters its user ID 100 and password 102 in order to access the system 10. Verification of the user ID 100 and password 102 is preferably carried out by the Internet access gateway 18; however, this function need not be carried out by a separate system and could be performed directly by the system 10.

Reference is now made to Fig. 3 which shows a screen format which is provided by the system 10 to the external customer 22 after the customer's user ID 100 and password 102 have been verified. This screen format provides access to several accessible applications, namely an image lockbox application, a disbursement application, an investment services application, and a legal document warehouse application. The accessible applications are designated by one or more icons 104a, 104b, 104c, and 104d. As is known in the art, the external customer 22 utilizes a pointing device, such as a mouse pointer,

- 10 -

to "click" on one of the icons 104 to invoke the corresponding application. To invoke the lockbox application, the customer 22 will click on icon 104a.

Lockbox Application

Referring to Fig. 4, the system 10 preferably provides a screen format to the external customer 22 when the image lockbox icon 104a is selected. The screen format of Fig. 4 displays a greeting 106 or other form of indicia and provides one or more icons 108 for invoking various functions of the system 10. These functions include, for example, lockbox details, statistics functions, searching functions, and alert functions. The screen format also provides a "View Basket" icon 110 which permits the external customer 22 to view the screen formats resulting from invoking one or more of the functions designated by icons 108.

Lockbox Details

With reference to Fig. 5, a screen format is shown which is delivered by the system 10 to the external customer 22 in response to the customer's invocation of the lockbox details icon 108a. The screen format of Fig. 5 shows a batch summary of the one or more lockboxes for a particular external customer 22. The batch summary includes a tabulation of lockbox locations 112, lockbox numbers 14, and the total number of batches 116 associated with each respective lockbox. The batch summary is tailored to show the data pertaining to a specific date 118 or period of time, for example, the previous day, the previous week, the previous month, the previous three months, or the like.

In the example illustrated, the customer 22 selected a batch summary for the checks received in his lockboxes for the "last week" (i.e., the previous week). As shown in Fig. 5, the external customer 22 received checks in twelve of its lockboxes, seven of which are located in Frankfurt (identified by lockbox numbers 1010, 1020, 1021, 1028, 1999, 7001, and 7002), four of which are located in Hong Kong (identified by lockbox numbers 0088, 0123, 1234, and

- 11 -

7890), and one of which is located in Houston (identified by lockbox number 200441).

Each of the lockboxes 114 receive batches of checks (typically containing up to 50 checks each). Lockbox number 1010 received two batches of checks while lockbox 1020 received three batches of checks and so-on.

With reference to Fig. 6, the batch summary information may be presented in an alternative screen format showing lockbox number processing date 120, the specific batch number 122, the currency type 124 of the check, the payment amount 126 of the check, the check sequence number 128 in the particular batch, and the aggregate number of other documents 130 (such as invoices, purchase orders, etc.) associated with the checks. Other formats may be used.

The external customer 22 may view additional details regarding a particular check by, for example, clicking on a particular check or icon. Fig. 7 shows a screen format providing information on a check (sequence number 1) of batch 1008 of lockbox number 1999. Since the external customer 22 specified that an image file 17a be provided (it could have requested data only), the server unit 12 retrieved the image file 17a associated with the selected check from the storage unit 14 and provided the information contained in the image file 17a on the screen format at location 132. As discussed above, the system 10 is capable of receiving, storing, and retrieving other image files 17a containing image information on, for example, invoices, letters, purchase orders, etc., associated with a particular check and provide images of those associated documents in the screen format, see location 134.

In addition to image information, the information contained in the index file 17b associated with the check is also presented in the screen format at location 136. As discussed above, the index file 17b contains a number of fields having values (or data) specific to the check. Here, the displayed fields include the customer account number, the bank number, the check number, the remitter name, the payment amount, and the invoice number. Other fields (or data) may be shown in addition to or in lieu of this data.

- 12 -

With reference to Fig. 8, the image data 132 may be enlarged and manipulated using known graphics software.

With reference to Figs. 9 and 10, screen formats are shown which indicate that an external customer 22 has requested a check having an image file (or files) 17a which is in long term storage and, therefore, requires the customer to wait for the image file 17a and/or index files 17b to be obtained. Typically, an image file 17a will take longer to retrieve from storage unit 14 than an index file 17b and, therefore, a "Request Image" message appears on the screen format of Fig. 9 at location 138. Although the information contained in the index file 17b for the check of interest may be obtained relatively quickly and displayed at location 136, the customer is presented with a screen format (Fig. 10) which states that the image is stored in a long term archive and will be available after a period of time has elapsed, for example, four minutes. Once the information contained in both the image files 17a and index files 17b is available, the information may be manipulated by the external customer 22 in a substantially similar way as discussed hereinabove with respect to Figs. 7 and 8.

Statistics Function

In accordance with the present invention, it is desirable to provide the external customer 22 with statistical information regarding the checks received by the customers in the one or more lockboxes during a period of time. To this end, the system 10 preferably provides statistical analysis functions 140 such as those listed in Fig. 11. In particular, Fig. 11 shows a screen format which is transmitted to an external customer 22 by the system 10 when the statistics icon 108b is selected at any of the screen formats shown in, for example Figs. 4-10.

The statistical functions 140 may include the volume of checks received into one or more lockboxes during a period of time, for example, each day, month, or year. Alternatively, information concerning a particular remitter of checks may be provided in a report by selecting the remitter analysis option.

While three specific statistical functions 140 are illustrated, fewer, more and/or different functions can be provided.

In general, the statistical analysis functions 140 preferably provide a chart or charts in which the information regarding lockbox receipts (e.g.,
5 checks) is presented as a function of the data of at least one field of one or more index files 17b.

When an external customer 22 selects the volume analysis by day option 140, the system 10 preferably provides the external customer 22 with at least one screen format containing information representing an aggregate number
10 of receipts (e.g., checks) received in one or more lockboxes over the specified period of time (i.e., one day). It is most preferable that the screen format provide a chart presenting information on aggregate numbers of receipts received in one or more lockboxes over a plurality of periods of time (i.e., a number of days). As shown in Fig. 12, the system 10 is capable of transmitting a screen format
15 providing a chart showing the days of a month along an abscissa axis and the corresponding aggregate number of documents scanned along an ordinate axis. The aggregate number of documents may represent the number of checks received by the lockboxes or a total number of documents (checks and associated documents, e.g., invoices, letters, etc.) scanned.

20 The external customer 22 may select the period at location 142 and the specific lockbox number at location 144 (for example, using a pull down menu). In the illustrated example, the information is provided for lockbox number 1999 during August 1998. If the customer 22 wishes to change the period or lockbox number, it may do so and then click on the "Redraw Graph"
25 icon 146 to update the charts. Accordingly, the external customer 22 may advantageously be provided with statistical analysis regarding its lockboxes.

It is preferred that the volume analysis by day option 140 also provide a chart showing an aggregate of the payment amounts of the checks received in a lockbox or lockboxes over a specified period of time (preferably
30 selected by the customer 22, e.g., one day). It is also desirable that the external customer 22 be presented with information regarding aggregates of payment

amounts of checks received in one or more lockboxes over a plurality of periods of time (i.e., the days of a month). Referring to Fig. 12, the volume analysis by day option screen format provides the external customer 22 with information regarding aggregate payment amounts of checks received in the customer's lockboxes for the days of a month.

Again, the external customer 22 may preferably select the period at location 142 and the specific lockbox number at location 144 for the payment amounts of interest. In the illustrated example, the information is provided for lockbox number 1999 during August 1998.

With reference to Figs. 11 and 13, when the customer selects the volume analysis by month icon 140 (Fig. 11), the system 10 provides a screen format showing charts which provide information concerning the customer's lockboxes over one month increments, totalling, for example, a year. The external customer 22 may select the period at location 148 and the specific lockbox number at location 150 (for example, using a pull down menu). In the illustrated example, the information is provided for lockbox number 1999 during all of 1997. If the customer 22 wishes to change the period or lockbox number, it may do so and then click on the "Redraw Graph" icon 152 to update the chart.

The information provided in the charts shown in Figs. 12 and 13 relates to the receipts received in one or more lockboxes irrespective, for example, of whether those checks contain different remitter names. With reference to Figs. 11 and 14, the information concerning receipts received in a particular customer's lockboxes may be refined to relate only to one or more specified remitters. This is accomplished by selecting the Remitter Analysis icon 140 (Fig. 11).

The external customer 22 may preferably select a particular remitter name by entering the name at location 154 (Fig. 14). The customer 22 may also limit the statistical analysis to checks of a particular currency by entering the currency type at location 156. The external customer 22 may select the period at locations 158, 160. In the illustrated example, the information is provided for checks received having a remitter name of Arthur Smith and

- 15 -

currency in U.S. Dollars where the checks were received between January 1, 1998 and January 31, 1998. If the customer 22 wishes to change the remitter name, currency, and/or period, it may do so and then click on the "Redraw Graph" icon 162 to update the chart.

5 The chart may preferably include both aggregates of the payment amounts of the receipts and aggregates of the numbers of documents received in one or more lockboxes of the external customer 22.

 Many other types of statistical analysis (whether in chart form or otherwise) may be provided to an external customer 22. The analysis may
10 contain information which is a function of the data within the fields of the index files 17b. For example, the external customer 22 may receive a screen format containing information presented in a chart which is a function of the aggregate of the payment amounts of the receipts deposited into and withdrawals made
15 from the customer's checking account over a specified period or specified periods of time. Such a chart provides cash flow statistical analysis to the external customer 22. It is noted that the cash flow analysis may be presented in periods of days, months, years, or the like.

 It will be apparent to those skilled in the art from the above teaching that other charts may be presented to the external customer 22 by the
20 system 10 relating to the information contained in the index files 17b. For example, the system 10 may provide the external customer 22 with information concerning the so-called float of one or more of the customer's checking accounts. This is accomplished by presenting the external customer 22 with a screen format containing a chart which is a function of the difference between a
25 clearing date for a particular check and a posting date for the check. The system 10 may obtain data for the statistical analysis from files other than the index files 17b. For example, when the posting dates and clearing dates for particular checks are more conveniently stored in files other than the index files 17b, the system 10 may obtain such information using communication links to those files.

30 **Search Function**

- 16 -

It is desirable to provide the external customer 22 with a substantially open ended ability to search the data contained in the index files 17b to retrieve relevant information concerning the receipts received in the customer's lockboxes. To this end, system 10 preferably provides the external customer 22 with a screen format (Fig. 15) which permits the external customer 22 to perform a relatively simple search or an advanced search. Boolean or other logic based search facilities may be provided.

The simple search option preferably provides the external customer 22 with the capability of searching the information contained in the system 10 according to at least one of the remitter name 170, the payment amount (or check amount) 172 of the check, and the invoice number 174 associated with a particular check. As the remitter name, payment amount, and invoice number represent fields of the index files 17b, the external customer 22 is permitted to enter a value (or condition) at location 176 which, if matched by the data contained in a field of an index file 17b, would satisfy the condition.

For example, in the Simple Search portion of the screen format shown in Fig. 15, the external customer 22 selected a search by remitter name 170. It is assumed that the external customer 22 specifies a value for the remitter name field of "Smith" and enters this into location 176. These selections represent search criteria specified by the customer 22. When the customer selects the Search Now icon 178, the system 10 searches the database containing the index files 17b for the receipts received in the customer's lockboxes for remitter name fields containing the value of "Smith."

Fig. 16 shows a screen format produced by system 10 which reports the results of the Search Now 178 option of the index files 17b for a particular customer containing the value "Smith" in the remitter name field. The search results are preferably tabulated to show lockbox location 180, processing date 182, lockbox number 184, batch number 186, receipt sequence number 188, payment amount 190, and remitter name 200. It is noted that the value "Smith" appears in each of the remitter names 200.

Preferably the external customer 22 is provided with the option to display a specified number of records (i.e., index files 17b) by entering the number at location 202. As the external customer 22 has selected the first ten records, the search result chart shows the first ten index files 17b meeting the search criteria.

Referring again to Fig. 15, the external customer 22 may formulate an advanced search based on one or more fields of the index files 17b. It is preferred that the advanced search include search criteria relating to the lockbox location 204, processing date 206, customer account number 208, currency type 210, lockbox numbers 212, payment amount (or check amount) 214, invoice number 216 and/or remitter name 218. Pull down menus are preferably employed to facilitate receiving selections from the customer 22 concerning the lockbox location 204, processing date 206, customer account number 208, currency type 210, and lockbox numbers 212. Data input windows 215, 217, and 219 are preferably employed to facilitate receiving selections from the customer 22 concerning the payment amount (or check amount) 214, invoice number 216 and/or remitter name 218, respectively.

The searching criteria may be directed to any of the fields contained in the index files 17b, the above search criteria being specified by way of example only.

Alert Function

In accordance with the invention, it is desirable to provide the external customer 22 with the ability to specify alert criteria such that the external customer 22 will be automatically notified when one or more specified receipts have been received which meet the alert criteria. For example, system 10 may preferably permit the customer to define a set of alert criteria containing certain alert conditions, where the alert criteria define, among other things, certain of the fields of the index files 17b to be monitored and the alert conditions define values (or data) contained in those fields. Therefore, when a index file 17b is received by the system 10 containing data in its fields which meet the alert conditions set

- 18 -

forth in the alert criteria, the external customer 22 is alerted that one or more index files 17b contain data that have met the alert criteria.

It is preferred that an external customer 22 be permitted to specify its alert criteria at the search screen format (Fig. 15) by clicking on the Auto Notify icon 220. The Auto Notify icon 220 may be invoked during a simple or advanced search. Advantageously, the system 10 permits the customer 22 to utilize the search criteria as alert criteria simply by invoking the Auto Notify icon 220 rather than the Search Now icon 178.

By way of example, it would be advantageous to an external customer 22 to be notified that the payment amount from a particular check has been deposited in the customer's checking account. The system 10 is capable of automatically notifying the external customer 22 when a receipt (check, invoice, etc.) is received. This is accomplished by permitting the customer to specify that the alert criteria include a specific check number, payment amount, etc. The external customer 22 specifies the alert criteria by entering it into the input fields at, for example, advanced search locations 204, 206, 208, 210, 212, and 214-219. The customer then selects the Auto Notify icon 220 which causes the search criteria to be used as alert criteria. The system 10 then applies the alert criteria against the data (or values) contained in the fields of index files 17b received by system 10 in the future.

By way of example, Fig. 17 illustrates seven sets of alert criteria which have been stored by the customer 22. The first alert criteria 222 includes an alert condition specifying a particular invoice number (YHM137565651) of interest to a particular customer 22. Thus, the customer 22 is sent an alert when a receipt having an invoice with the number YHM137565651 is received. It is noted that portions of invoice numbers may also be specified (see, for example, the seventh alert criteria 234 specifying invoice numbers which start with "NVI").

The second alert criteria 224 includes an alert condition specifying a particular remitter name (Arthur Smith) of interest. Thus, the customer is sent an alert when a receipt having Arthur Smith as the remitter is received.

- 19 -

As it is advantageous for an external customer 22 to be automatically notified that a payment amount which exceeds a threshold value has been received, it is preferred that the external customer 22 be permitted to specify a payment amount threshold value which defines a minimum payment amount which meets the alert criteria. To this end, the customer 22 has set the third alert criteria 226 to include an alert condition specifying a lower threshold on a payment amount (i.e., payments greater than \$2000). Thus, the customer 22 is sent an alert when a receipt having a payment amount in excess of \$2000 is received. It is noted that a plurality of receipts may be received in a given period which meet this criteria. Accordingly, the customer 22 is preferably provided with an option to specify a period of time during which the alert criteria are applied against incoming receipts before an alert is produced. This is discussed in more detail hereinbelow (Fig. 18).

Alternatively, it may be advantageous for an external customer 22 to be automatically notified whenever a check is received having a payment amount less than a particular value. Accordingly, the system 10 may provide the external customer 22 with the ability to specify a payment amount threshold value defining a maximum payment amount which meets the alert criteria.

The fourth alert criteria 228 includes an alert condition specifying a particular lockbox location (Frankfurt) of interest. Thus, (assuming the customer 22 has specified a period of time over which the alert criteria is to be applied) the customer 22 is sent an alert listing all receipts which are deposits to its Frankfurt lockbox(es) during the specified period.

The fifth alert criteria 230 includes an alert condition specifying a particular period of time (e.g., "last week") for which deposits are of interest. Thus, the customer is sent an alert listing all deposits received the previous week.

The sixth alert criteria 232 includes an alert condition specifying a particular lockbox location (Hong Kong) and period of time ("last month") of interest. Thus, the customer 22 is sent an alert listing all receipts which are deposits to its Hong Kong lockbox(es) during the previous month.

- 20 -

It is preferred that the external customer 22 be permitted to specify many combinations of alert conditions which are functions of the fields contained in the index files 17b, the above being provided by way of example only.

Once the external customer 22 has specified the one or more alert
5 criteria 222-234, it may delete one or more of them using the Delete/Go icon 50.

Referring to Fig. 18, it is preferable to provide the external customer 22 with the ability to define the Response Time and Frequency 260 of the alert message. For example, it is preferred that the external customer 22 be permitted to specify that the alert message be sent out substantially as soon as
10 possible 262, i.e., as soon as the alert criteria have been satisfied. Further, the screen format shown in Fig. 18 provides the external customer 22 with the ability to indicate that the alert criteria be applied only one time 264, daily 266, weekly 268, or the like.

Assuming that the customer 22 has specified that it wishes to be
15 automatically alerted on a weekly basis, the system 10 applies the stored alert criteria 222-234 (Fig. 17) against the incoming receipts weekly. It is noted, therefore, that the Stored Alerts screen format of Fig. 17 includes a field containing a list of New and Old Matches 270. Taking the third alert criteria 226 as an example, the Matches field 270 indicates that there are no new receipts
20 which match the criteria 226 but there are five previous matches (from previous weeks) of record.

Referring again to Fig. 18, it is preferred that the customer 22 be permitted to define at least one Notification Method 280 (i.e., one or more modes of communication) by which the customer desires to be alerted that an alert
25 criteria has been met. These methods are preferably: posting an alert page notification on a screen format 282, providing an electronic mail message 284, providing a facsimile message 286, and providing a paging message to the customer over a remote pager (option not shown). In the illustrated example, the customer has selected to be alerted via an alert page and an e-mail message.

30 It is noted that the screen format of Fig. 18 also includes a Notification Description input field 290 in which the customer 22 may specify a

- 21 -

label or other indicia which accompanies the alert. For example, when the customer 22 inputs the description "Weekly Alerts" in the field 290, the alert provided by the system preferably includes that description somewhere in the alert, such as the title, re, e-mail title, etc.

5 The system 10 is preferably capable of sending an alert notification to different parties depending on the Registration 292 set up by the customer 22. In particular, the customer 22 may specify (using the Registration icon 292) that one party receive the alert page 282 and another party receive the e-mail 284 to facilitate more rapid and efficient processing on the customer side.

10 Reference is now made to Fig. 19 which shows an alert page provided by the system 10 to the external customer 22 as a result of applying the seven alert criteria 222-234 shown in Fig. 17. The mode of the alert message shown in Fig. 19 is the alert page 282 and is received by the customer, for example, when it accesses the system 10. The screen format of Fig. 19 may be
15 scrolled down to show the results for the last three criteria. It is understood that when the external customer 22 selects the e-mail, fax, etc., modes of notification, the external customer 22 would also receive an alert message over those communication channels. It is noted that an e-mail alert notification 284 or facsimile alert notification 286 may, for example, look substantially similar to the
20 alert page shown in Fig. 19. Other configurations are possible.

 Accordingly, the external customer 22 may advantageously examine the alert notification results and take appropriate actions based thereon.

Look and Feel

 According to the present invention, it is preferred that the system
25 10 be capable of automatically altering the "look and feel" of the interface between the external customer 22 and the system 10. In other words, with reference to Figs. 2-19, it is preferred that the order and arrangement of the screen formats be automatically adjustable by the system 10 as a function of the way that the external customer 22 has manipulated the screen formats during prior
30 sessions. For example, with reference to Figs. 4 and 5, it is apparent that, in the

first instance, the screen format of Fig. 4 is provided to the external customer 22 prior to the screen format of Fig. 5. Indeed, it is desirable to require the user to select the lockbox icon 108 prior to receiving the batch summary for the customer's lockboxes shown in the screen format of Fig. 5. It is also desirable,
5 however, to automatically provide the screen format of Fig. 5 prior to the screen format of Fig. 4 (or omit the screen format of Fig. 4 entirely) if the history of how a particular external customer 22 has manipulated the screen formats indicates that the external customer 22 prefers to receive the screen format of Fig. 5 over other screen formats, for example, the screen format of Fig. 4.

10 It is therefore preferred that the system 10 monitor the numbers of times that the customer 22 commands one or more screen formats be provided to him. The system 10 may then automatically provide one screen format (e.g., Fig. 5) prior to (or instead of) another screen format (e.g., Fig. 4) as a function of the numbers of times that a customer 22 commands the respective screen formats be
15 provided.

By way of example, the system 10 may provide one screen format prior to (or in lieu of) another screen format if the number of times that a particular external customer 22 commands the one screen format be provided exceeds the number of times that the customer commands the other screen format
20 be provided.

It is apparent to one skilled in the art from the above teaching that the system 10 may eliminate the option for an external customer 22 to receive a particular screen format if the number of times that the customer commands that that screen format be provided is sufficiently small.

25 It is also preferred that certain of the options for the external customer 22 to receive corresponding screen formats be emphasized based on the number of times that the external customer 22 commands the screen format be provided. For example, with reference to Fig. 3, the image lockbox icon 104a may be enlarged or highlighted if the number of times that an external customer
30 22 selects the image lockbox icon 104a is sufficiently large.

- 23 -

It is also preferred that the system 10 be provided with the capability of recognizing that the plurality of customers 20, 22 may be classified into one or more groups and that different sets of screen formats be provided to the different groups of customers based on the group classification. For example, 5 internal customers 20 may be provided with the information contained in the image files 17a and index files 17b according to one set of screen formats while the external customers 22 may be provided with the information of the image and index files 17a, 17b according to a different set of screen formats.

Further, it is preferred that the system 10 recognize that the 10 customers may be divided into groups based on technical sophistication, priority level, customer size (e.g., number of users, corporation size, etc.) and the type of financial services that the customers utilize with the financial service provider. It is noted that the priority level, customer size, and the type of financial services provided to the customer may be determined when the customer signs up for the 15 services provided by the system 10. Although the technical sophistication of the customer may also be obtained in this way, technical sophistication may also be determined by monitoring how the customer interacts with the system 10.

For example, the system 10 may monitor a number of times that the customer accesses a particular one or more of the screen formats and 20 recognize that some screen formats are accessed only by sophisticated customers. In response, it is preferred that the system 10 automatically alter at least one of the sets of screen formats provided, the number and order that the screen formats are provided, and the orientation of the information provided on the screen formats.

25 It is noted that the system 10 may also determine a level of familiarity that an external customer 22 has with the one or more screen formats provided to the customer by monitoring the number of times that the customer accesses particular screen formats of the system 10. In response, it is preferred that the system 10 automatically alter at least one of the different sets of screen 30 formats provided to the customer, the order in which the screen formats are

provided to the customer, and the arrangement of the information provided on the screen formats.

By way of example, if the system 10 determines that a particular external customer 22 has a high level of familiarity with the system 10 and or has a high level of sophistication by monitoring the number of times that the external customer 22 accesses one or more particular screen formats, the system 10 may automatically alter the information and options provided, for example, on the screen format shown in Fig. 15. Indeed, if the system 10 determines that the external customer 22 is a sophisticated customer, it is preferred that the system 10 provide that customer with only the advanced search options or locating the simple search options on another screen format (obtainable by way of an icon for example).

The foregoing description of the preferred embodiments of the present invention have been provided for the purpose of illustration and description. They are not intended to be exhaustive or to limit the invention to the precise forms disclosed. Many modifications and variations are possible to one skilled in the art in view of the above teaching. It is intended that the scope of the invention be limited not by this detailed description, but rather by the claims appended hereto.

WHAT IS CLAIMED IS:

1. A method of providing information regarding lockbox receipts to a customer having a lockbox account, the method comprising the steps of:
 - having alert criteria containing alert conditions selected by the customer;
 - 5 creating a database file for each of the receipts of the lockbox account which are received after the customer has selected the alert criteria, each of the files comprising a plurality of fields containing data relating to a respective one of the receipts, the alert criteria defining certain of the fields as containing data to be compared against the alert conditions;
 - 10 comparing the alert conditions with the data of the fields of the database files defined by the alert criteria; and
 - alerting the customer that one or more of said files contain data that have met the alert criteria.
2. The method of providing information regarding lockbox receipts of claim 1, wherein the alert criteria include at least one mode of communication by which the alerting step is to be accomplished.
3. The method of providing information regarding lockbox receipts of claim 2, wherein the at least one mode of communication is taken from the group consisting of posting an alert notification, providing an electronic mail message, providing a facsimile message, and providing a paging message.
4. The method of providing information regarding lockbox receipts of claim 1, wherein the lockbox receipts comprise negotiable instruments.
5. The method of providing information regarding lockbox receipts of claim 4, wherein:

- 26 -

the lockbox receipts are checks; and
the fields containing data relating to respective checks include at
5 least one of a remitter name of the check, a serial number of the check, a bank
number of the check, a routing number of the check, a payment amount of the
check, a checking account number of the customer into which the payment
amount is deposited, a posting date on which the payment amount is deposited
into the checking account of the customer, a clearing date on which the payment
10 amount clears, a lockbox number in which the check is received, a location of the
lockbox, an ON-US account number into which the check is deposited, a batch
number for a batch of checks of which the check is a part, a sequence number of
the check within the batch, a release time for the batch number, an aggregate
payment amount of the batch, a number of an invoice associated with the check, a
15 currency type of the check, a processing date of the check, and a document type
of an image file of the check.

6. The method of providing information regarding lockbox
receipts of claim 5, wherein the fields defined by the alert criteria as containing
data to be compared against the alert conditions include at least one of the
remitter name, the payment amount, the invoice number, the lockbox number, the
5 lockbox location, the processing date, the customer checking account number,
and the currency type.

7. The method of providing information regarding lockbox
receipts of claim 5, wherein the alert conditions against which the data of the
fields defined by the alert criteria are compared include at least one of a specific
remitter name, a payment amount threshold value defining a minimum payment
5 amount which meets the alert criteria, a payment amount threshold value defining
a maximum payment amount which meets the alert criteria, a specific payment
amount, a specific invoice number, one or more specific lockbox numbers, one or
more specific lockbox locations, one or more processing dates, one or more
specific customer checking account numbers, and one or more currency types.

8. The method of providing information regarding lockbox receipts of claim 1, wherein the fields available to the customer to be defined by the alert criteria as containing data to be compared against the alert conditions vary as a function of the specific customer.

9. The method of providing information regarding lockbox receipts of claim 1, wherein the alert criteria include a period during which the alert conditions are compared against the receipts, the comparing of the alert conditions with the receipts not being permitted outside the period.

10. The method of providing information regarding lockbox receipts of claim 9, further comprising the step of notifying the customer when no files contain data that have met the alert criteria during the period.

11. The method of providing information regarding lockbox receipts of claim 1, wherein the alert criteria include at least one of:

a command to alert the customer substantially as soon as one or more receipts meet the alert conditions of the alert criteria;

5 a command to alert the customer only once whether one or more of the receipts meet the alert conditions of the alert criteria; and

a command to alert the customer periodically whether one or more of the receipts meet the alert conditions of the alert criteria.

12. The method of providing information regarding lockbox receipts of claim 1, wherein the alert includes at least one of:

a list of the data of the receipts which have met the alert criteria;

5 a list of certain of the fields of the files which contain data that have met the alert criteria; and

descriptions of the alert conditions and respective lists of the receipts which have met the alert conditions.

13. A method of providing information regarding lockbox receipts to a customer having a lockbox account, comprising the steps of:
creating a database file for each of the receipts of the lockbox account, each of the files comprising a plurality of fields containing data relating
5 to a respective one of the receipts; and
producing a report in which the information regarding the lockbox receipts is presented as a function of the data of at least one field.

14. The method of providing information regarding lockbox receipts of claim 13, wherein the information presented in the report is a function of an aggregate number of receipts received in the lockbox account over a specified period of time.

15. The method of providing information regarding lockbox receipts of claim 14, wherein the period of time is one day, month or year.

16. The method of providing information regarding lockbox receipts of claim 14, wherein the information presented in the report shows aggregate numbers of receipts received in the lockbox account over specified periods of time.

17. The method of providing information regarding lockbox receipts of claim 16, wherein the periods of time are a progression of days, months, or years.

18. The method of providing information regarding lockbox receipts of claim 13, wherein the information presented in the report is related only to one specified remitter.

- 29 -

19. The method of providing information regarding lockbox receipts of claim 13, wherein:

the lockbox receipts are checks;

5 the fields containing data relating to respective checks include at least one of: a payment amount of the check, a payment amount of the check which is deposited into a customer checking account, a posting date on which the payment amount is deposited into the checking account of the customer, and a clearing date on which the payment amount clears; and

10 the information presented in the report, at least one of: (i) is a function of an aggregate of the payment amounts of the checks, (ii) is a function of an aggregate of the payment amounts of the checks received in the lockbox account over a specified period of time, (iii) is a function of an aggregate number of checks, received in the lockbox account over a specified period of time, (iv) is a function of a difference between the clearing date and the posting date, (v) is a
15 function of an aggregate of the payment amounts of the checks deposited in and withdrawals made from the customer checking account over a specified period of time, and (v) shows aggregates of payment amounts of the checks received in the lockbox account over specified periods of time.

20. The method of providing information regarding lockbox receipts of claim 19, wherein the period of time is one of a day, a month or a year.

21. A method of providing information to computer network users, comprising the steps of:

5 providing at least first and second screen formats, each screen format being designated to provide at least part of the information to a respective user, one of the first and second screen formats being provided prior to the other in accordance with a command from the user;

monitoring numbers of times that the user commands that each of the first and second screen formats be provided; and

- 30 -

10 automatically providing one of the first and second screen formats
prior to the other without a command from the user as a function of the numbers
of times that the user commands that the first and second screen formats be
provided.

22. The method of providing information to computer network
users of claim 21, wherein the first screen format is automatically provided prior
to the second screen format without a command from the user when the number
of times that the user commands that the first screen format be provided is greater
5 than the number of times that the user commands that the second screen format
be provided.

23. A method of providing information to computer network
users, comprising the steps of:

providing respective users with options to receive one or more
screen formats on command from a plurality of screen formats, each screen
5 format being designated to provide at least part of the information to a respective
user;

monitoring numbers of times that the respective users command
that each of the plurality of screen formats be provided; and

10 automatically altering the option of a respective user to receive a
certain one of the plurality of screen formats as a function of the number of times
that the respective user commands that the certain screen format be provided.

24. The method of providing information to computer network
users of claim 23, wherein the option of the respective user to receive the certain
screen format is at least one of:

5 automatically eliminated as a function of the number of times that
the respective user commands that the certain screen format be provided;

automatically eliminated when the number of times that the respective user commands that the certain screen format be provided falls below a predetermined level;

10 automatically emphasized as a function of the number of times that the respective user commands that the certain format be provided; and
automatically emphasized when the number of times that the respective user commands that the certain screen format be provided falls below a predetermined level.

25. The method of providing information to computer network users of claim 46, wherein the options are designated by one or more icons on one or more of the screen formats, the option of the respective user being emphasized by at least one of: enlarging, highlighting, and altering the respective one or more icons.

26. A method of providing information to computer network users, comprising the steps of:
classifying the network users into a plurality of groups;
storing a plurality of different sets of screen formats, each set of
5 screen formats being designated to provide the information to a respective one of the groups of users; and
providing one of the sets of screen formats to a particular network user on command based on the user's group classification.

27. The method of providing information to computer network users of claim 26, wherein the classification step is a function of a level of familiarity that respective users have with the screen formats.

28. The method of providing information to computer network users of claim 27, further comprising the step of automatically determining the

- 32 -

level of familiarity that the respective users have with the screen formats by monitoring at least one of:

- 5 a number of times that the respective users access the respective sets of screen formats; and
- a number of times that the respective users access a particular one or more of the screen formats of the respective sets of screen formats.

29. The method of providing information to computer network users of claim 26, wherein the network users are customers of financial services and the classification step groups the customers based on customer type, each set of screen formats being designed to deliver the information in a form which is

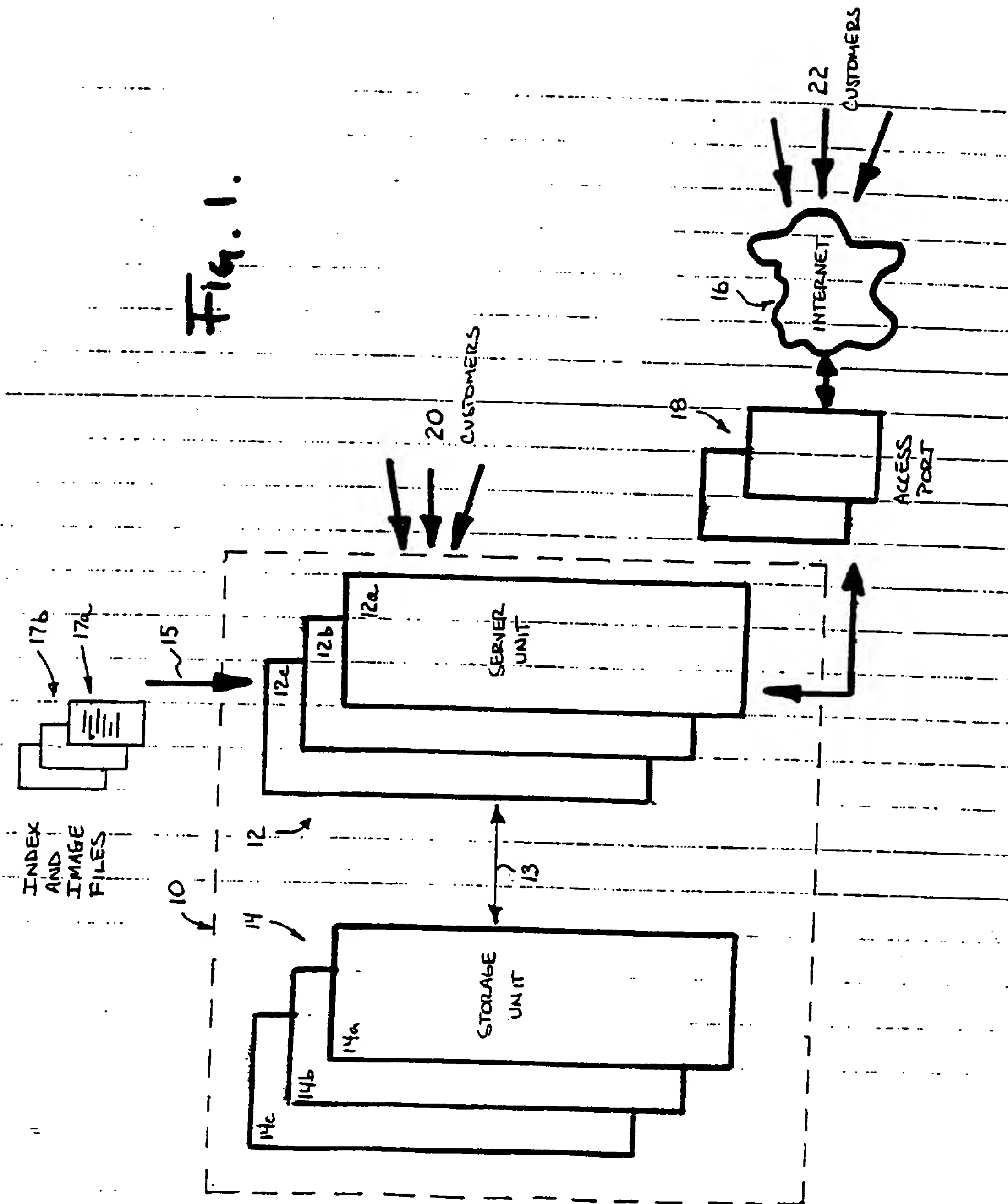
5 specific to the respective customer type.

30. The method of providing information to computer network users of claim 29, wherein the customer types are a function of at least one of technical sophistication, priority level, customer size, and financial services provided.

31. The method of providing information to computer network users of claim 30, wherein the technical sophistication, priority level, customer size, and financial services provided associated with a particular customer are determined based on customer provided information.

32. The method of providing information to computer network users of claim 30, wherein the technical sophistication of a particular customer is determined by monitoring a number of times that the user accesses a particular one or more of the screen formats.

Fig. 1.



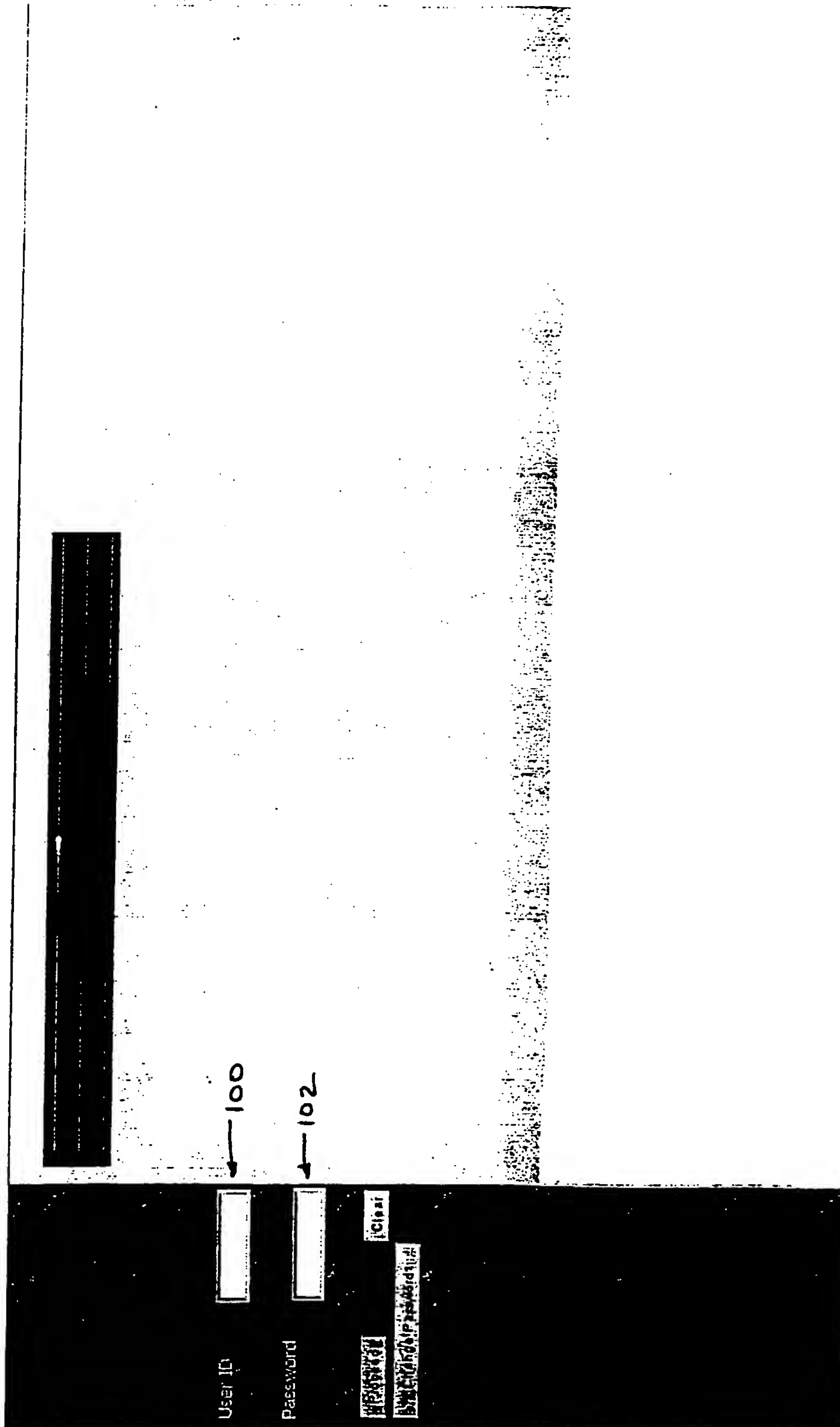


Fig. 2

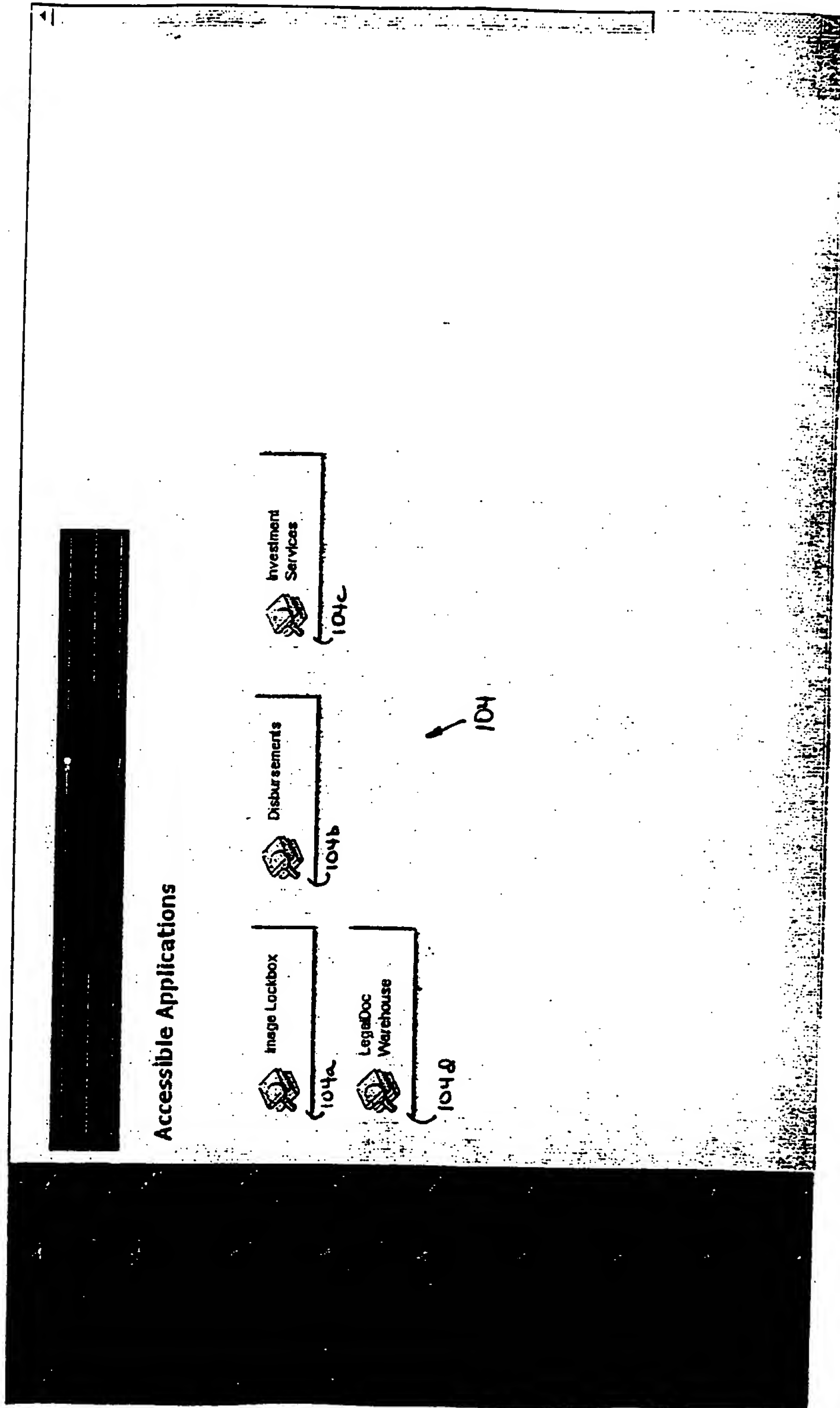


Fig. 3

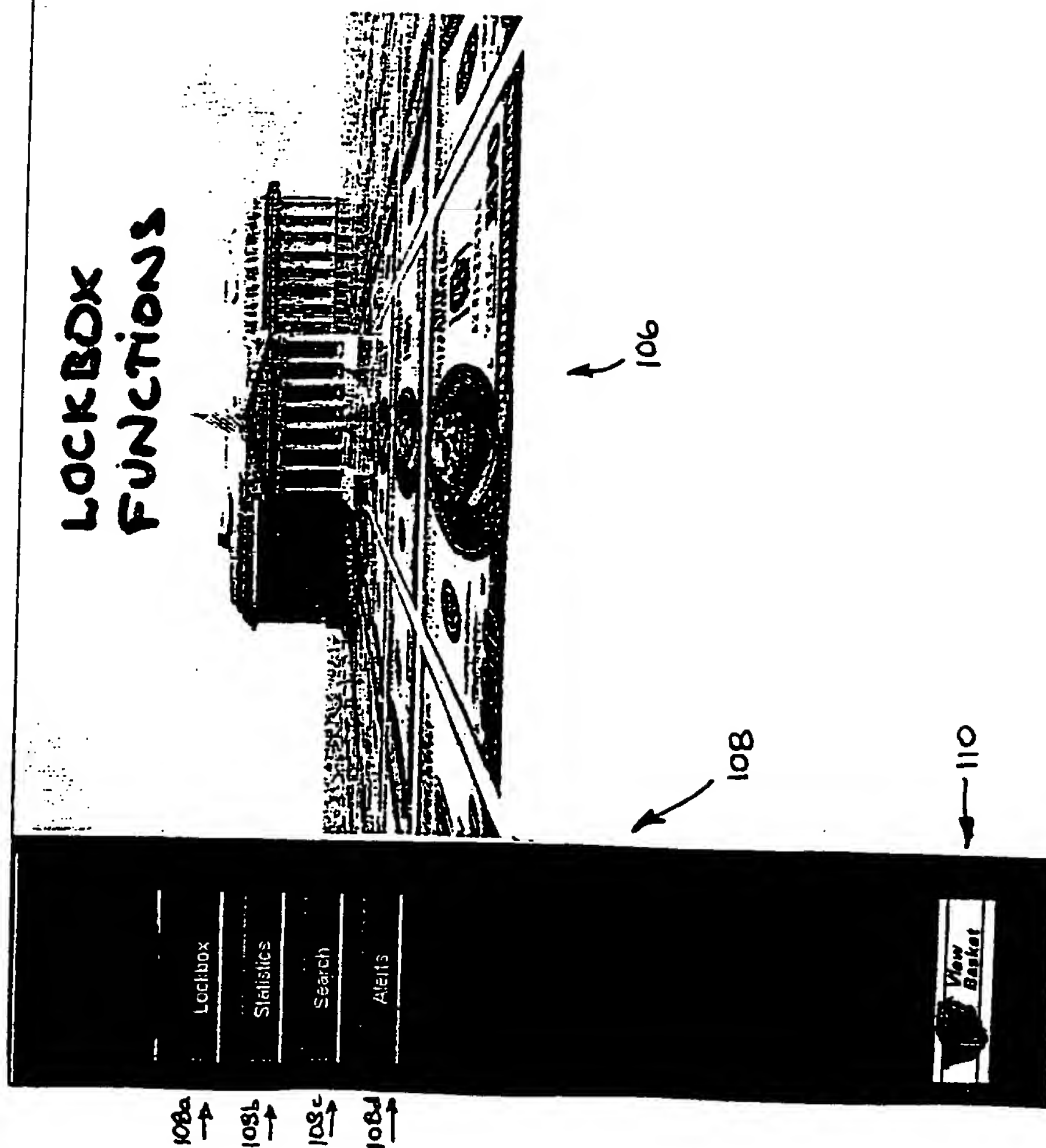


Fig. 4

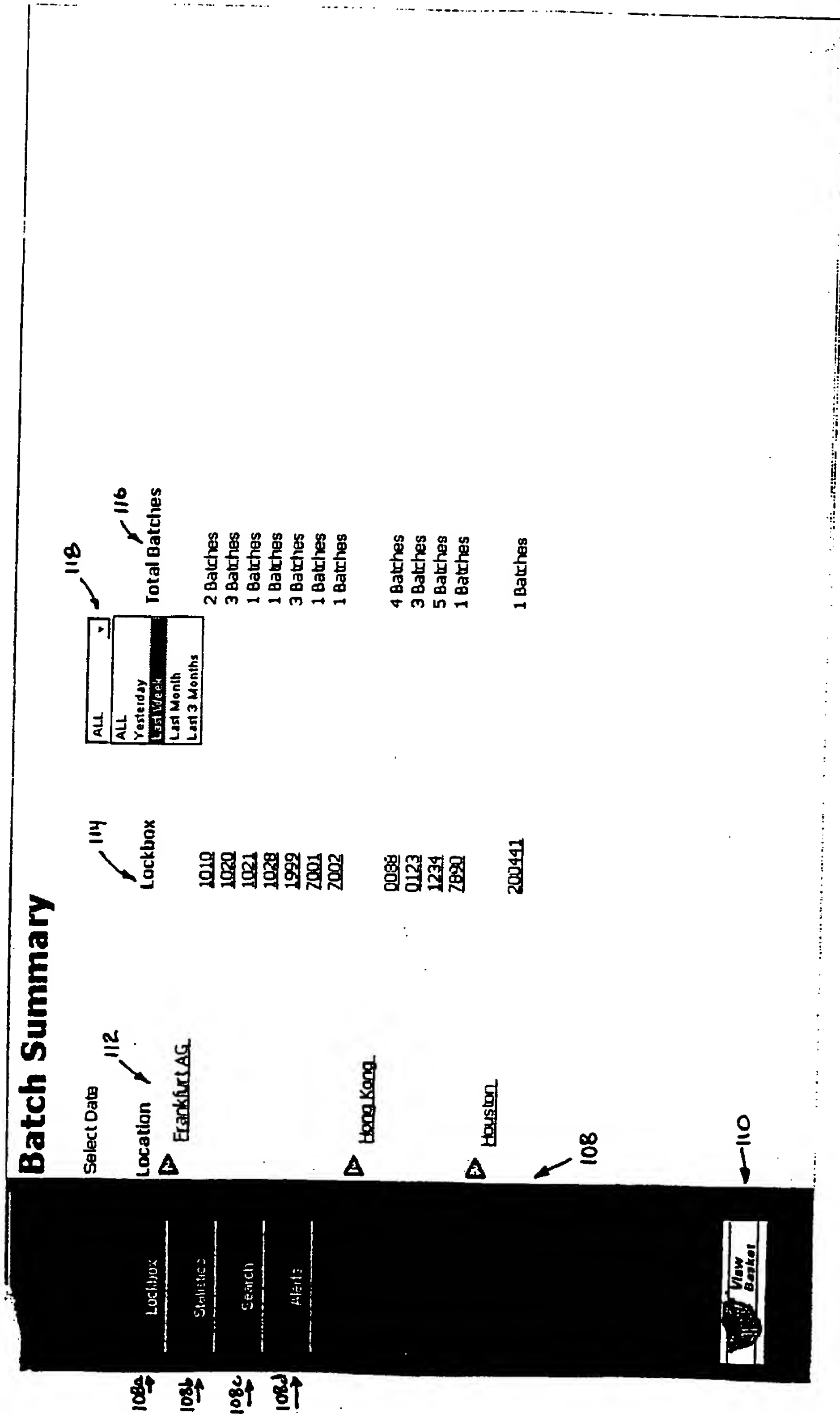


Fig. 5

Batch Summary

Lockbox	Date	Batch	Currency	Amount	Check	Documents
10199	20/05/1998	1017	USD	8767036.60	11	504
10199	20/05/1998	1001	USD	3247.20	1	1
10199	20/05/1998	1008	USD	123.45	1	1
10201	02/03/1998	1013	HKD	52.00	1	1
10210	02/03/1998	1056	ITL	123456.98	1	1
10210	02/03/1998	1057	GBP	18.65	1	1
10220	02/03/1998	1067	USD	329950.00	1	1
10220	02/03/1998	1068	DEM	147896.32	1	1
10220	02/03/1998	1069	FRF	8290.59	1	1
114	120	122	124	126	128	130

108a ↑
108b ↑
108c ↑
108d ↑



Fig. 6

108a

108b

108c

108d

Lockbox

Statistics

Search

Alerts

View Basket

1008

Batch

1999

Lockbox

20/05/1998

Deposit Date

USD

Currency

1

Sequence

Deposit Details

Variable Data

Item Type

Check

Invoice

Image

132

134

Field

A/C NO

BANK NO

CHECK NO

REMITTER

AMOUNT

INVOICE #

Value

0

0

0

DMP Test

1234.56

123

136

Fig. 7

1158

Deposit Details

Batch	Lockbox	Deposit Date	Currency	Sequence
1057	1010	02/03/1998	C8P	1

Variable Data

Item Type	Image
Check	Request Image
Invoice	Request Image

Field	Value
A/C NO	11092567
BANK NO	609242
CHECK NO	0
REMITTER	Solutions Corporation
AMOUNT	18.65
INVOICE #	1539

Lockbox

Statistics

Search

Alerts

View Basket

Fig. 9

Request Image

The requested image is stored in the long term Archive. This image retrieval should take about 4 Minutes. You may continue to work with other data while we fetch this information for you. You will be notified as soon as the image becomes available.

1081
1081
1081
1081

Foot box

Statistical

Search

Alerts



Fig. 10

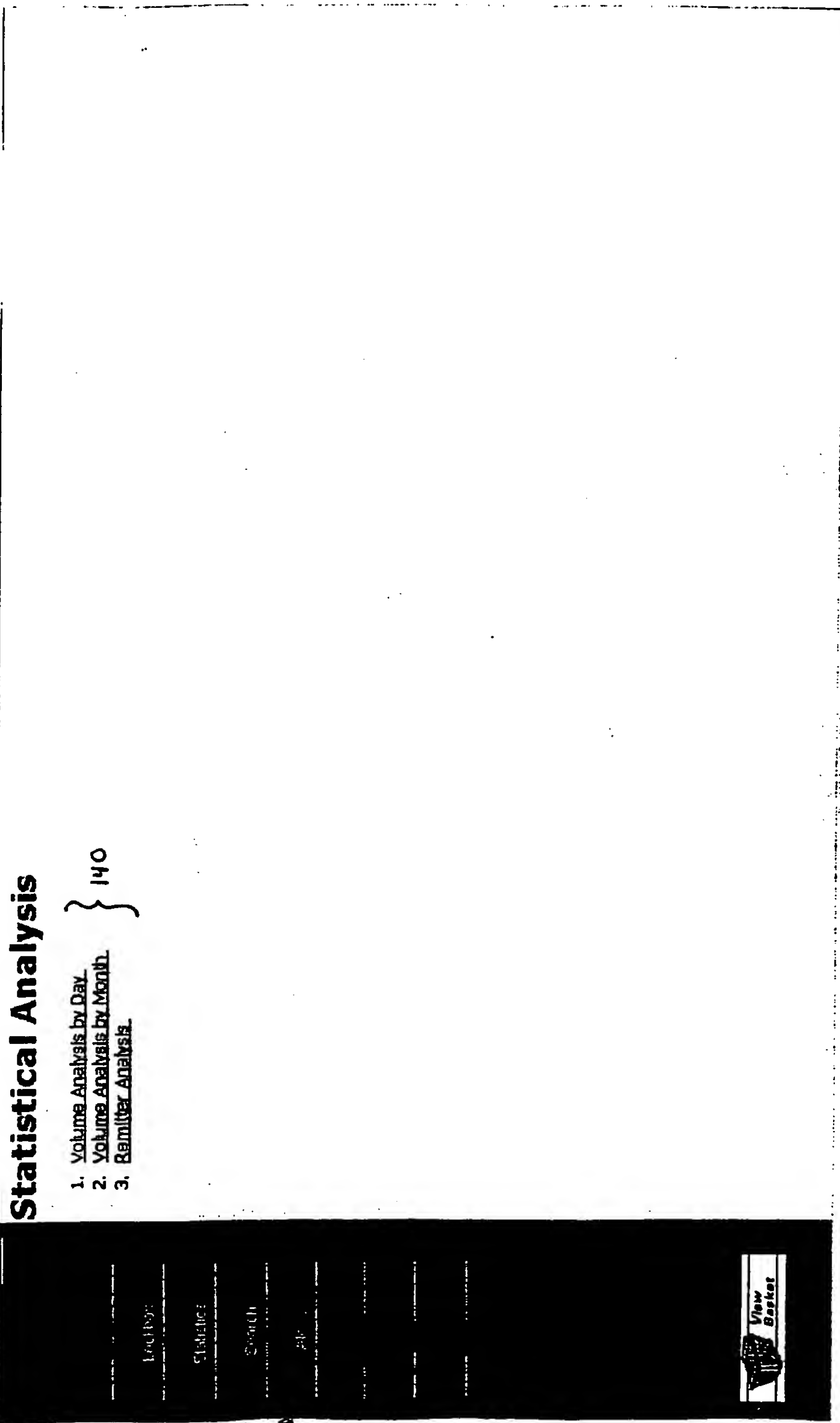
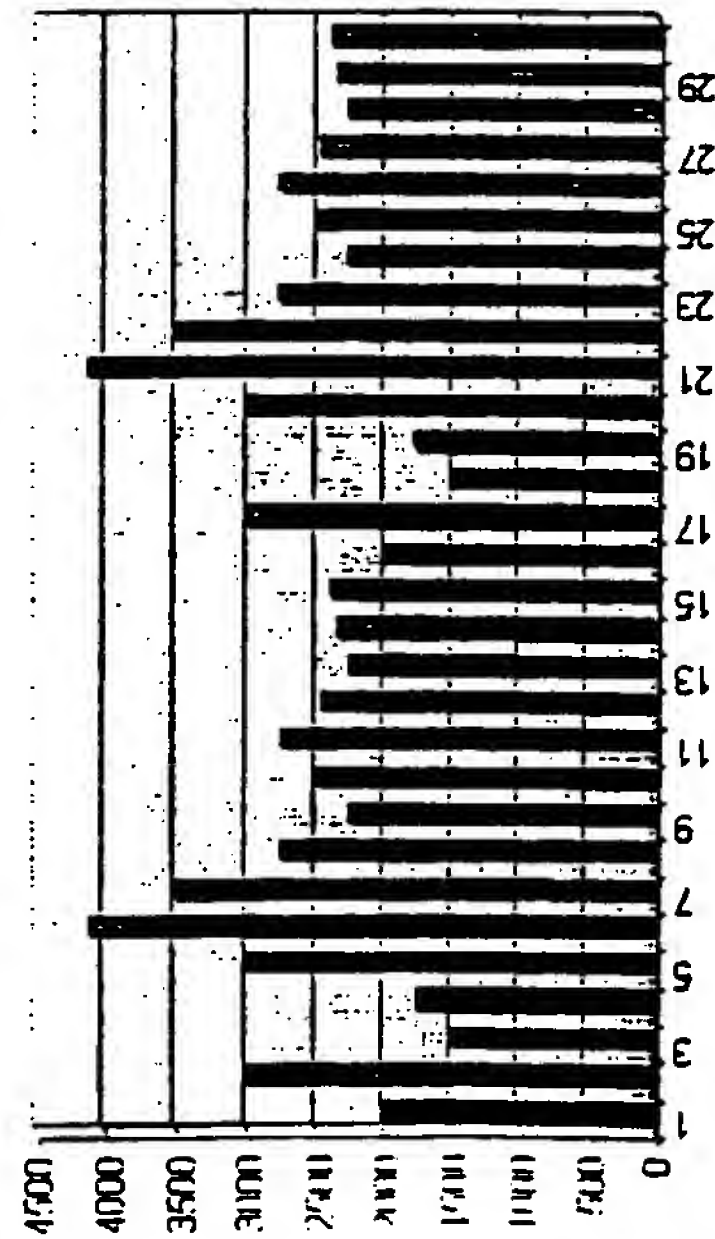


Fig. 11

Volume Analysis by Day

Period 14-2 Lockbox 144
 08/1998 FFT-1800 ~ 14L

Days vs Scanned Documents



Days vs Deposit Amount

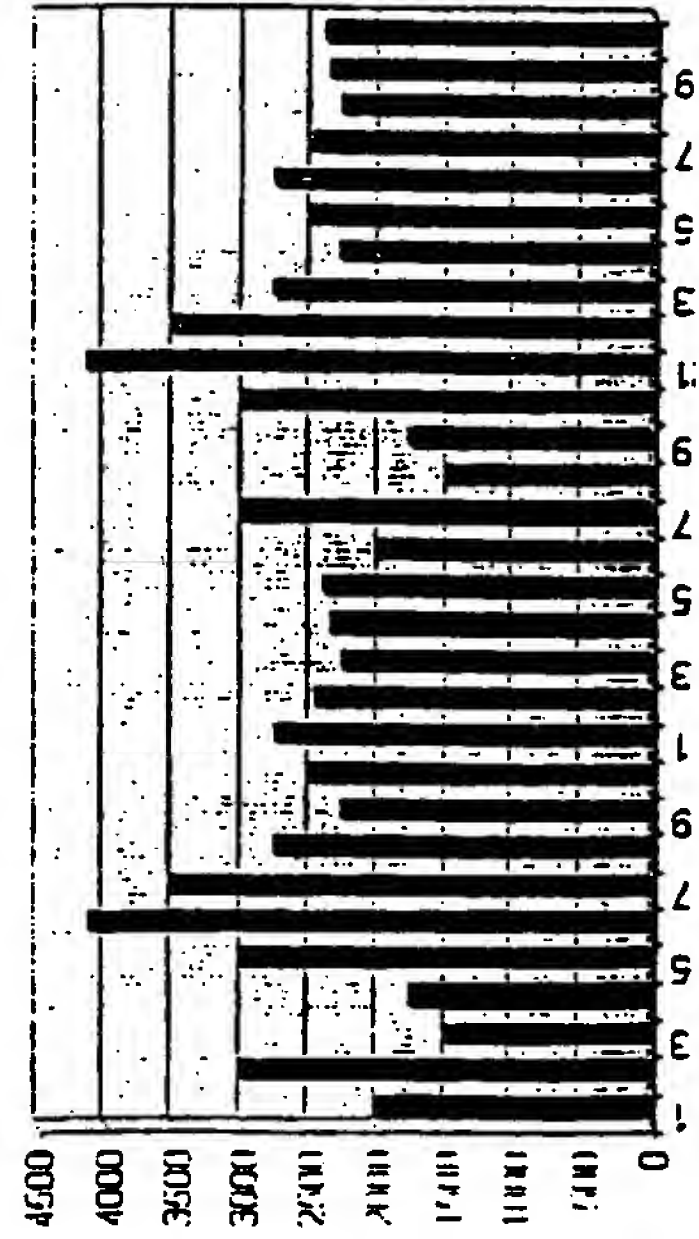


Fig. 12

1031
1031
1031
1031



Volume Analysis by Month

Period 148 Lockbox 150
1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041 2042 2043 2044 2045 2046 2047 2048 2049 2050 2051 2052 2053 2054 2055 2056 2057 2058 2059 2060 2061 2062 2063 2064 2065 2066 2067 2068 2069 2070 2071 2072 2073 2074 2075 2076 2077 2078 2079 2080 2081 2082 2083 2084 2085 2086 2087 2088 2089 2090 2091 2092 2093 2094 2095 2096 2097 2098 2099 2100 2101 2102 2103 2104 2105 2106 2107 2108 2109 2110 2111 2112 2113 2114 2115 2116 2117 2118 2119 2120 2121 2122 2123 2124 2125 2126 2127 2128 2129 2130 2131 2132 2133 2134 2135 2136 2137 2138 2139 2140 2141 2142 2143 2144 2145 2146 2147 2148 2149 2150 2151 2152 2153 2154 2155 2156 2157 2158 2159 2160 2161 2162 2163 2164 2165 2166 2167 2168 2169 2170 2171 2172 2173 2174 2175 2176 2177 2178 2179 2180 2181 2182 2183 2184 2185 2186 2187 2188 2189 2190 2191 2192 2193 2194 2195 2196 2197 2198 2199 2200 2201 2202 2203 2204 2205 2206 2207 2208 2209 2210 2211 2212 2213 2214 2215 2216 2217 2218 2219 2220 2221 2222 2223 2224 2225 2226 2227 2228 2229 2230 2231 2232 2233 2234 2235 2236 2237 2238 2239 2240 2241 2242 2243 2244 2245 2246 2247 2248 2249 2250 2251 2252 2253 2254 2255 2256 2257 2258 2259 2260 2261 2262 2263 2264 2265 2266 2267 2268 2269 2270 2271 2272 2273 2274 2275 2276 2277 2278 2279 2280 2281 2282 2283 2284 2285 2286 2287 2288 2289 2290 2291 2292 2293 2294 2295 2296 2297 2298 2299 2300 2301 2302 2303 2304 2305 2306 2307 2308 2309 2310 2311 2312 2313 2314 2315 2316 2317 2318 2319 2320 2321 2322 2323 2324 2325 2326 2327 2328 2329 2330 2331 2332 2333 2334 2335 2336 2337 2338 2339 2340 2341 2342 2343 2344 2345 2346 2347 2348 2349 2350 2351 2352 2353 2354 2355 2356 2357 2358 2359 2360 2361 2362 2363 2364 2365 2366 2367 2368 2369 2370 2371 2372 2373 2374 2375 2376 2377 2378 2379 2380 2381 2382 2383 2384 2385 2386 2387 2388 2389 2390 2391 2392 2393 2394 2395 2396 2397 2398 2399 2400 2401 2402 2403 2404 2405 2406 2407 2408 2409 2410 2411 2412 2413 2414 2415 2416 2417 2418 2419 2420 2421 2422 2423 2424 2425 2426 2427 2428 2429 2430 2431 2432 2433 2434 2435 2436 2437 2438 2439 2440 2441 2442 2443 2444 2445 2446 2447 2448 2449 2450 2451 2452 2453 2454 2455 2456 2457 2458 2459 2460 2461 2462 2463 2464 2465 2466 2467 2468 2469 2470 2471 2472 2473 2474 2475 2476 2477 2478 2479 2480 2481 2482 2483 2484 2485 2486 2487 2488 2489 2490 2491 2492 2493 2494 2495 2496 2497 2498 2499 2500 2501 2502 2503 2504 2505 2506 2507 2508 2509 2510 2511 2512 2513 2514 2515 2516 2517 2518 2519 2520 2521 2522 2523 2524 2525 2526 2527 2528 2529 2530 2531 2532 2533 2534 2535 2536 2537 2538 2539 2540 2541 2542 2543 2544 2545 2546 2547 2548 2549 2550 2551 2552 2553 2554 2555 2556 2557 2558 2559 2560 2561 2562 2563 2564 2565 2566 2567 2568 2569 2570 2571 2572 2573 2574 2575 2576 2577 2578 2579 2580 2581 2582 2583 2584 2585 2586 2587 2588 2589 2590 2591 2592 2593 2594 2595 2596 2597 2598 2599 2600 2601 2602 2603 2604 2605 2606 2607 2608 2609 2610 2611 2612 2613 2614 2615 2616 2617 2618 2619 2620 2621 2622 2623 2624 2625 2626 2627 2628 2629 2630 2631 2632 2633 2634 2635 2636 2637 2638 2639 2640 2641 2642 2643 2644 2645 2646 2647 2648 2649 2650 2651 2652 2653 2654 2655 2656 2657 2658 2659 2660 2661 2662 2663 2664 2665 2666 2667 2668 2669 2670 2671 2672 2673 2674 2675 2676 2677 2678 2679 2680 2681 2682 2683 2684 2685 2686 2687 2688 2689 2690 2691 2692 2693 2694 2695 2696 2697 2698 2699 2700 2701 2702 2703 2704 2705 2706 2707 2708 2709 2710 2711 2712 2713 2714 2715 2716 2717 2718 2719 2720 2721 2722 2723 2724 2725 2726 2727 2728 2729 2730 2731 2732 2733 2734 2735 2736 2737 2738 2739 2740 2741 2742 2743 2744 2745 2746 2747 2748 2749 2750 2751 2752 2753 2754 2755 2756 2757 2758 2759 2760 2761 2762 2763 2764 2765 2766 2767 2768 2769 2770 2771 2772 2773 2774 2775 2776 2777 2778 2779 2780 2781 2782 2783 2784 2785 2786 2787 2788 2789 2790 2791 2792 2793 2794 2795 2796 2797 2798 2799 2800 2801 2802 2803 2804 2805 2806 2807 2808 2809 2810 2811 2812 2813 2814 2815 2816 2817 2818 2819 2820 2821 2822 2823 2824 2825 2826 2827 2828 2829 2830 2831 2832 2833 2834 2835 2836 2837 2838 2839 2840 2841 2842 2843 2844 2845 2846 2847 2848 2849 2850 2851 2852 2853 2854 2855 2856 2857 2858 2859 2860 2861 2862 2863 2864 2865 2866 2867 2868 2869 2870 2871 2872 2873 2874 2875 2876 2877 2878 2879 2880 2881 2882 2883 2884 2885 2886 2887 2888 2889 2890 2891 2892 2893 2894 2895 2896 2897 2898 2899 2900 2901 2902 2903 2904 2905 2906 2907 2908 2909 2910 2911 2912 2913 2914 2915 2916 2917 2918 2919 2920 2921 2922 2923 2924 2925 2926 2927 2928 2929 2930 2931 2932 2933 2934 2935 2936 2937 2938 2939 2940 2941 2942 2943 2944 2945 2946 2947 2948 2949 2950 2951 2952 2953 2954 2955 2956 2957 2958 2959 2960 2961 2962 2963 2964 2965 2966 2967 2968 2969 2970 2971 2972 2973 2974 2975 2976 2977 2978 2979 2980 2981 2982 2983 2984 2985 2986 2987 2988 2989 2990 2991 2992 2993 2994 2995 2996 2997 2998 2999 3000 3001 3002 3003 3004 3005 3006 3007 3008 3009 3010 3011 3012 3013 3014 3015 3016 3017 3018 3019 3020 3021 3022 3023 3024 3025 3026 3027 3028 3029 3030 3031 3032 3033 3034 3035 3036 3037 3038 3039 3040 3041 3042 3043 3044 3045 3046 3047 3048 3049 3050 3051 3052 3053 3054 3055 3056 3057 3058 3059 3060 3061 3062 3063 3064 3065 3066 3067 3068 3069 3070 3071 3072 3073 3074 3075 3076 3077 3078 3079 3080 3081 3082 3083 3084 3085 3086 3087 3088 3089 3090 3091 3092 3093 3094 3095 3096 3097 3098 3099 3100 3101 3102 3103 3104 3105 3106 3107 3108 3109 3110 3111 3112 3113 3114 3115 3116 3117 3118 3119 3120 3121 3122 3123 3124 3125 3126 3127 3128 3129 3130 3131 3132 3133 3134 3135 3136 3137 3138 3139 3140 3141 3142 3143 3144 3145 3146 3147 3148 3149 3150 3151 3152 3153 3154 3155 3156 3157 3158 3159 3160 3161 3162 3163 3164 3165 3166 3167 3168 3169 3170 3171 3172 3173 3174 3175 3176 3177 3178 3179 3180 3181 3182 3183 3184 3185 3186 3187 3188 3189 3190 3191 3192 3193 3194 3195 3196 3197 3198 3199 3200 3201 3202 3203 3204 3205 3206 3207 3208 3209 3210 3211 3212 3213 3214 3215 3216 3217 3218 3219 3220 3221 3222 3223 3224 3225 3226 3227 3228 3229 3230 3231 3232 3233 3234 3235 3236 3237 3238 3239 3240 3241 3242 3243 3244 3245 3246 3247 3248 3249 3250 3251 3252 3253 3254 3255 3256 3257 3258 3259 3260 3261 3262 3263 3264 3265 3266 3267 3268 3269 3270 3271 3272 3273 3274 3275 3276 3277 3278 3279 3280 3281 3282 3283 3284 3285 3286 3287 3288 3289 3290 3291 3292 3293 3294 3295 3296 3297 3298 3299 3300 3301 3302 3303 3304 3305 3306 3307 3308 3309 3310 3311 3312 3313 3314 3315 3316 3317 3318 3319 3320 3321 3322 3323 3324 3325 3326 3327 3328 3329 3330 3331 3332 3333 3334 3335 3336 3337 3338 3339 3340 3341 3342 3343 3344 3345 3346 3347 3348 3349 3350 3351 3352 3353 3354 3355 3356 3357 3358 3359 3360 3361 3362 3363 3364 3365 3366 3367 3368 3369 3370 3371 3372 3373 3374 3375 3376 3377 3378 3379 3380 3381 3382 3383 3384 3385 3386 3387 3388 3389 3390 3391 3392 3393 3394 3395 3396 3397 3398 3399 3400 3401 3402 3403 3404 3405 3406 3407 3408 3409 3410 3411 3412 3413 3414 3415 3416 3417 3418 3419 3420 3421 3422 3423 3424 3425 3426 3427 3428 3429 3430 3431 3432 3433 3434 3435 3436 3437 3438 3439 3440 3441 3442 3443 3444 3445 3446 3447 3448 3449 3450 3451 3452 3453 3454 3455 3456 3457 3458 3459 3460 3461 3462 3463 3464 3465 3466 3467 3468 3469 3470 3471 3472 3473 3474 3475 3476 3477 3478 3479 3480 3481 3482 3483 3484 3485 3486 3487 3488 3489 3490 3491 3492 3493 3494 3495 3496 3497 3498 3499 3500 3501 3502 3503 3504 3505 3506 3507 3508 3509 3510 3511 3512 3513 3514 3515 3516 3517 3518 3519 3520 3521 3522 3523 3524 3525 3526 3527 3528 3529 3530 3531 3532 3533 3534 3535 3536 3537 3538 3539 3540 3541 3542 3543 3544 3545 3546 3547 3548 3549 3550 3551 3552 3553 3554 3555 3556 3557 3558 3559 3560 3561 3562 3563 3564 3565 3566 3567 3568 3569 3570 3571 3572 3573 3574 3575 3576 3577 3578 3579 3580 3581 3582 3583 3584 3585 3586 3587 3588 3589 3590 3591 3592 3593 3594 3595 3596 3597 3598 3599 3600 3601 3602 3603 3604 3605 3606 3607 3608 3609 3610 3611 3612 3613 3614 3615 3616 3617 3618 3619 3620 3621 3622 3623 3624 3625 3626 3627 3628 3629 3630 3631 3632 3633 3634 3635 3636 3637 3638 3639 3640 3641 3642 3643 3644 3645 3646 3647 3648 3649 3650 3651 3652 3653 3654 3655 3656 3657 3658 3659 3660 3661 3662 3663 3664 3665 3666 3667 3668 3669 3670 3671 3672 3673 3674 3675 3676 3677 3678 3679 3680 3681 3682 3683 3684 3685 3686 3687 3688 3689 3690 3691 3692 3693 3694 3695 3696 3697 3698 3699 3700 3701 3702 3703 3704 3705 3706 3707 3708 3709 3710 3711 3712 3713 3714 3715 3716 3717 3718 3719 3720 3721 3722 3723 3724 3725 3726 3727 3728 3729 3730 3731 3732 3733 3734 3735 3736 3737 3738 3739 3740 3741 3742 3743 3744 3745 3746 3747 3748 3749 3750 3751 3752 3753 3754 3755 3756 3757 3758 3759 3760 3761 3762 3763 3764 3765 3766 3767 3768 3769 3770 3771 3772 3773 3774 3775 3776 3777 3778 3779 3780 3781 3782 3783 3784 3785 3786 3787 3788 3789 3790 3791 3792 3793 3794 3795 3796 3797 3798 3799 3800 3801 3802 3803 3804 3805 3806 3807 3808 3809 3810 3811 3812 3813 3814 3815 3816 3817 3818 3819 3820 3821 3822 3823 3824 3825 3826 3827 3828 3829 3830 3831 3832 3833 3834 3835 3836 3837 3838 3839 3840 3841 3842 3843 3844 3845 3846 3847 3848 3849 3850 3851 3852 3853 3854 3855 3856 3857 3858 3859 3860 3861 3862 3863 3864 3865 3866 3867 3868 3869 3870 3871 3872 3873 3874 3875 3876 3877 3878 3879 3880 3881 3882 3883 3884 3885 3886 3887 3888 3889 3890 3891 3892 3893 3894 3895 3896 3897 3898 3899 3900 3901 3902 3903 3904 3905 3906 3907 3908 3909 3910 3911 3912 3913 3914 3915 3916 3917 3918 3919 3920 3921 3922 3923 3924 3925 3926 3927 3928 3929 3930 3931 3932 3933 3934 3935 3936 3937 3938 3939 3940 3941 3942 3943 3944 3945 3946 3947 3948 3949 3950 3951 3952 3953 3954 3955 3956 3957 3958 3959 3960 3961 3962 3963 3964 3965 3966 3967 3968 3969 3970 3971 3972 3973 3974 3975 3976 3977 3978 3979 3980 3981 3982 3983 3984 3985 3986 3987 3988 3989 3990 3991 3992 3993 3994 3995 3996 3997 3998 3999 4000 4001 4002 4003 4004 4005 4006 4007 4008 4009 4010 4011 4012 4013 4014 4015 4016 4017 4018 4019 4020 4021 4022 4023 4024 4025 4026 4027 4028 4029 4030 4031 4032 4033 4034 4035 4036 4037 4038 4039 4040 4041 4042 4043 4044 4045 4046 4047 4048 4049 4050 4051 4052 4053 4054 4055 4056 4057 4058 4059 4060 4061 4062 4063 4064 4065 4066 4067 4068 4069 4070 4071 4072 4073 4074 4075 4076 4077 4078 4079 4080 4081 4082 4083 4084 4085 4086 4087 4088 4089 4090 4091 4092 4093 4094 4095 4096 4097 4098 4099 4100 4101 4102 4103 4104 4105 4106 4107 4108 4109 4110 4111 4112 4113 4114 4115 4116 4117 4118 4119 4120 4121 4122 4123 4124 4125 4126 4127 4128 4129 4130 4131 4132 4133 4134 4135 4136 4137 4138 4139 4140 4141 4142 4143 4144 4145 4146 4147 4148 4149 4150 4151 4152 4153 4154 4155 4156 4157 4158 4159 4160 4161 4162 4163 4164 4165 4166 4167 4168 4169 4170 4171 4172 4173 4174 4175 4176 4177 4178 4179 4180 4181 4182 4183 4184 4185 4186 4187 4188 4189 4190 4191 4192 4193 4194 4195 4196 4197 4198 4199 4200 4201 4202 4203 4204 4205 4206 4207 4208 4209 4210 4211 4212 4213 4214 4215 4216 4217 4218 4219 4220 4221 4222 4223 4224 4225 4226 4227 4228 4229 4230 4231 4232 4233 4234 4235 4236 4237 4238 4239 4240 4241 4242 4243 4244 4245 4246 4247 4248 4249 4250 4251 4252 4253 4254 4255 4256 4257 4258 4259 4260 4261 4262 4263 4264 4265 4266 4267 4268 4269 4270 4271 4272 4273 4274 4275 4276 4277 4278 4279 4280 4281 4282 4283 4284 4285 4286 4287 4288 4289 4290 4291 4292 4293 4294 4295 4296 4297 4298 4299 4300 4301 4302 4303 4304 4305 4306 4307 4308 4309 4310 4311 4312 4313 4314 4315 4316 4317 4318 4319 4320 4321 4322 4323 4324 4325 4326 4327 4328 4329 4330 4331 4332 4333 4334 4335 4336 4337 4338 4339 4340 4341 4342 4343 4344 4345 4346 4347 4348 4349 4350 4351 4352 4353 4354 4355 4356 4357 4358 4359 4360 4361 4362 4363 4364 4365 4366 4367 4368 4369 4370 4371 4372 4373 4374 4375 4376 4377 4378 4379 4380 4381 4382 4383 4384 4385 4386 4387 4388 4389 4390 4391 4392 4393 4394 4395 4396 4397 4398 4399 4400 4401 4402 4403 4404 4405 4406 4407 4408 4409 4410 4411 4412 4413 4414 4415 4416 4417 4418 4419 4420 4421 4422 4423 4424 4425 4426 4427 4428 4429 4430 443

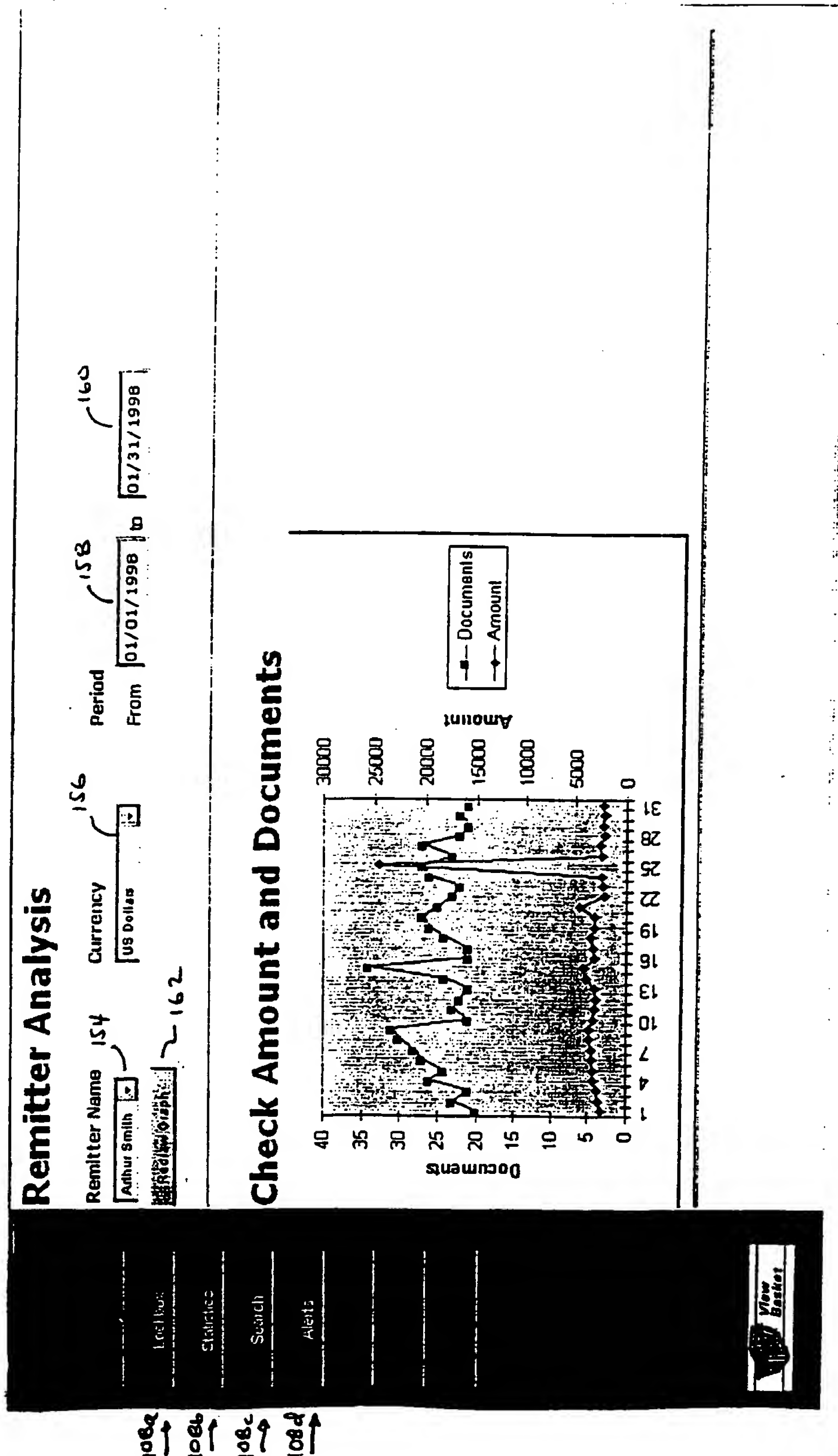


Fig. 14

1084 →

1086 →

1088 →

1089 →

Locations

Statistics

Search

Alerts

View Basket

Simple Search

170 →

172 →

174 →

Remitter Name

Check Amount

Invoice Number

Search in the selected category with value of ...

220

176

178

220

Search Now

Auto Notify

Advanced Search

204

206

208

210

Locations

Date

Account #

Currency

212

214

216

218

Lockboxes

Check Amount

Invoice Number

Remitter Name

215

217

219

220

178

220

Search Now

Auto Notify

Fig. 15

Search Results

Location	Date	Lockbox	Batch	Seq #	Amount	Remitter Name
Hong Kong	23/07/1998	1234	1	1	1000.00	Arthur Smith
Hong Kong	23/07/1998	1234	1	3	1234.00	Peter Smith
Hong Kong	23/07/1998	1234	3	1	2.22	Arthur Smith
Hong Kong	23/07/1998	1234	1	2	2000.00	Charles Smith
Hong Kong	23/07/1998	1234	2	2	3.00	Peter Smith
Hong Kong	24/07/1998	1234	5	9	249707.00	Peter Smith
Hong Kong	24/07/1998	1234	4	2	25518.60	Peter Smith
Hong Kong	24/07/1998	1234	4	3	300.00	Arthur Smith
Hong Kong	24/07/1998	1234	5	3	4509.10	Peter Smith
Hong Kong	24/07/1998	1234	5	4	50.00	Arthur Smith

Get Records 1-10

202

Fig. 16



STORED ALERT CRITERIA

108a ↑
108b ↑
108c ↑
108d ↑

Lockbox

Statistics

Search

Alerts

Alerts

SN	Date	Description	Matches	
			New	Old
▲ 14 Jul 1998		Check for Invoice #YM137565651 ← 222	1	0
▲ 14 Jul 1998		Checks from Arthur Smith ← 224	0	0
▲ 14 Jul 1998		Payments more than \$ 2000 ← 226	0	5
▲ 14 Jul 1998		List of deposits to Frankfurt Lockbox ← 228	1	1
▲ 14 Jul 1998		Last weeks Deposits ← 230	1	0
▲ 14 Jul 1998		Last months Deposits to Hongkong Lockbox ← 232	2	3
▲ 14 Jul 1998		Payments for Invoice numbers starting with #NVI ← 234	2	2

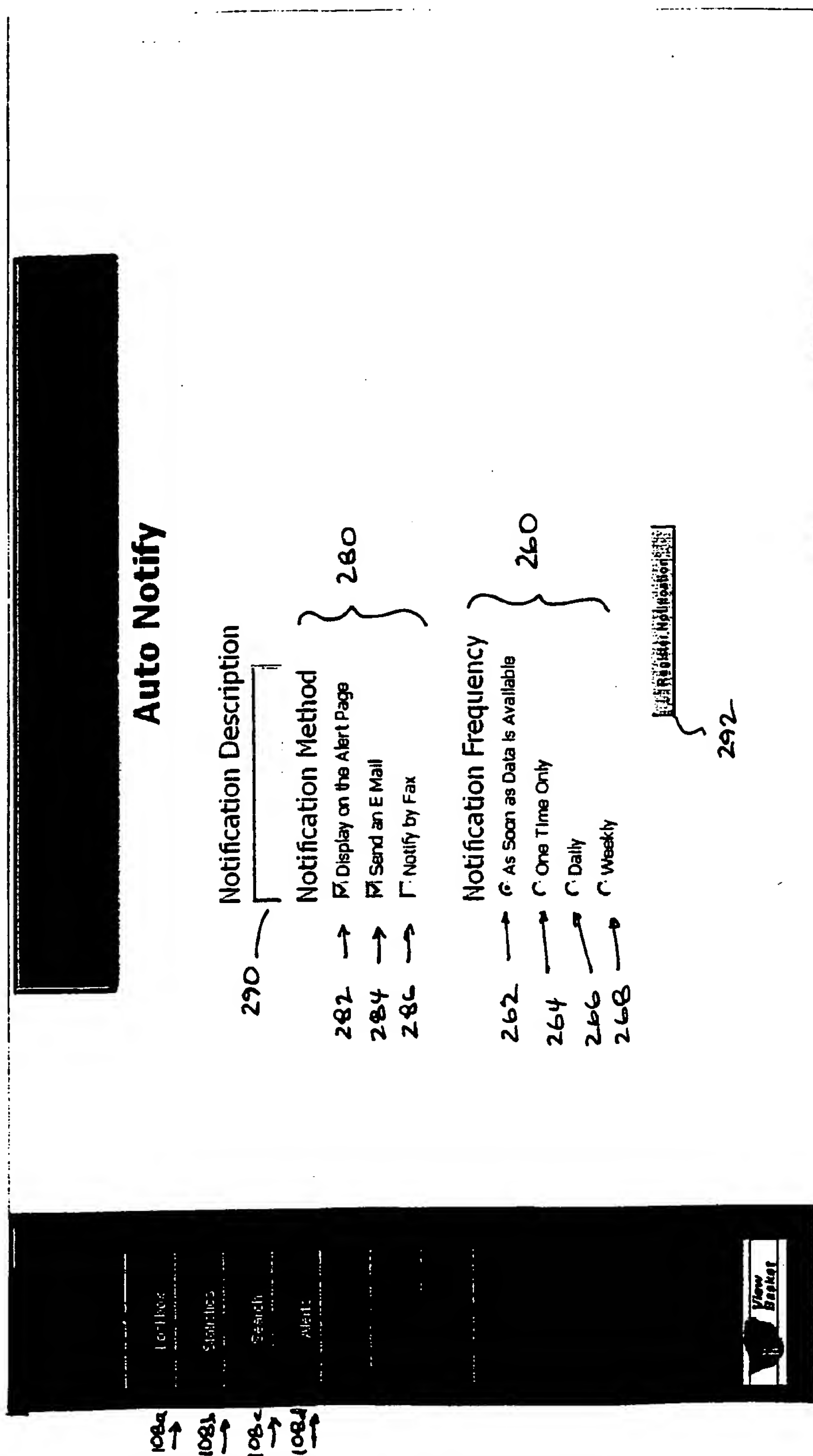
Delete Selected

250

270

View Basket

Fig. 17



179.18

ALERT PAGE (NOTIFICATION)

Alerts

SN	Date	Description	Matches				
			New	Old			
▽	14 Jul 1998	Check for Invoice #YM137565651	1	0			
	Location	Date	Lockbox	Batch	Seq #	Amount	Remitter Name
	Hong Kong	11/06/1998	0088	6	2	1.00	Arthur Smith
▽	14 Jul 1998	Checks from Arthur Smith	0	0			
	Location	Date	Lockbox	Batch	Seq #	Amount	Remitter Name
▽	14 Jul 1998	Payments more than \$ 2000	0	5			
	Location	Date	Lockbox	Batch	Seq #	Amount	Remitter Name
	Hong Kong	11/06/1998	0088	6	2	1.00	Arthur Smith
	Hong Kong	11/06/1998	0088	6	1	123456789.	Arthur Smith
	Hong Kong	11/06/1998	0088	6	3	2.00	Arthur Smith
	Hong Kong	11/06/1998	0088	6	4	3.00	Arthur Smith
	Hong Kong	12/06/1998	0088	10	2	0.01	Arthur Smith
	Hong Kong	12/06/1998	0088	12	2	0.01	Arthur Smith
	Hong Kong	12/06/1998	0088	12	1	12.34	Arthur Smith
	Hong Kong	12/06/1998	0088	10	1	12345678.9	Arthur Smith
▽	14 Jul 1998	List of deposits to Frankfurt Lockbox	1	1			
	Location	Date	Lockbox	Batch	Seq #	Amount	Remitter Name
	Hong Kong	11/06/1998	0088	6	2	1.00	Arthur Smith
	Hong Kong	11/06/1998	0088	6	1	123456789.	Arthur Smith
▽	14 Jul 1998	Last weeks Deposits	1	0			
	Location	Date	Lockbox	Batch	Seq #	Amount	Remitter Name
	Hong Kong	12/06/1998	0088	12	1	12.34	Arthur Smith



Fig. 19